**LCCU ELECTRONIC TAX REFUND DEPOSIT CAMPAIGN**

**OFFICIAL RULES**

NO PURCHASE NECESSARY: NO PURCHASE OR PAYMENT IS NECESSARY TO ENTER. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID IN PUERTO RICO AND WHERE PROHIBITED BY LAW.

1. Eligibility: Open to individual residents of North Carolina who are age 18 years or older at the time of entry that make a qualifying electronic direct deposit of their 2023, Federal and/or State tax refund of $5 or more during the Promotion Period by direct deposit (Direct Deposit) into any of their LCCU accounts. Federal and/or State Tax refunds must be issued and paid out in the name of the account holder(s) only and deposited into an eligible member’s account. Corporate account holders and officers, directors, employees, representatives and agents of Latino Community Credit Union (“LCCU,” the “Credit Union,” or “Sponsor”) or any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Promotion (including media companies, judges and/or fulfillment houses), and any of their immediate family members (parent, spouse, child, or sibling, and their respective spouses, regardless of residence) of such officers, directors, employees, representatives and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize. PLEASE NOTE: A qualifying Direct Deposit of a federal or state tax refund is dependent upon the date on which the qualifying Direct Deposit has been posted to the respective member’s account. In order to qualify as an entry in the Promotion Period, the eligible Direct Deposit of a federal or state tax refund must be posted to the respective member’s account by 11:59 PM ET on the end date of the applicable Promotion Period. A Direct Deposit of a federal or state tax refund posted to the respective member’s account after 11:59 PM ET on May 15th, 2024, will not be considered an entry into this Promotion.

1. Promotion Period: The LCCU Electronic Tax Refund Deposit Campaign ("Promotion") begins on Tuesday February 20th 2024 and ends May 15th, 2024 ("Promotion Period"). Monthly drawings will be held for all entries received during each month of the Promotion Period.
2. To Enter: To enter the Promotion:
3. Members who receive their 2023 Federal and/or State tax refund by Direct Deposit (as further described in Section 1) into any of their LCCU accounts during the Promotion Period and agree to be entered automatically into the drawing, qualify for one (1) entry, per account, per month. To enroll, members must select the direct deposit option when prompted by the tax software they are using. Then, the member will enter the account and routing number of the LCCU account they want the refund deposited into.
4. **By Mail:** To enter for free, without making a deposit, on a 3" x 5" postcard, hand print your name, street address, city, state, zip code, email address (optional), area code and telephone number, and mail to: Latino Community Credit Union, LCCU Electronic Tax Refund Deposit Campaign, PO Box 25360, Durham, NC 27702. Mail-in entries must be post-marked no later than the last day of the month for the applicable drawing and received within seven (7) days after the end of the month for which the drawing is being held. All mail in entries become the Credit Union’s property and will not be returned or acknowledged. The Credit Union is not responsible for lost, late, damaged, misdirected or postage due entries.

Each eligible entry, regardless of method of entry, will have an equal chance of winning. Entries are only eligible to win during the drawing period covered (the month during which the member received their qualifying electronic Federal and/or State Tax Refund Deposits (Direct Deposit) or during which the mail-in entry was post-marked). Entries from one month will not roll over to the next month’s drawing. By participating, entrants agree to these Official Rules. Limit one (1) entry per account, per month.

1. Drawing: Winners will be selected in a random drawing to be held monthly during the Promotion Period, approximately fifteen (15) days after the conclusion of the previous month from among all eligible entries received for that month. Potential winners will be notified either by e-mail, phone, or via U.S. mail, within five (5) days of the drawing and will receive the prize within ten (10) days of the drawing. Each winner may be requested to complete, sign and return an affidavit of eligibility, liability release and, if applicable, a publicity release within 15 days of notification. If requested documents are not returned in a timely manner, if prize notification is returned as non-deliverable, or if a winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize will be forfeited, and an alternate winner will be randomly selected from among all eligible entries for that drawing period.

1. Prize: For each month during the Promotion Period, three (3) winners will be randomly selected from all eligible entries. The three winners of each month’s drawing will receive a $50 VISA gift card. Sponsor will award twelve (12) total prizes (3 for each month in the Promotion Period), each being a $50 VISA gift card (total prize value approximately $600). Odds of winning depend on the total number of eligible entries received. Winners will be solely responsible for any taxes and costs associated with the prize. If a winner has a joint account, the prize will only be awarded to or in the name of the primary account holder (as determined by LCCU’s records), provided that the primary account holder satisfies the eligibility criteria. Prizes are non-transferable. Prize substitution is not permitted except at Sponsor’s sole discretion. Prizes will be mailed or delivered in person at an LCCU branch chosen by the winner. Before receiving any prize, the winner must confirm eligibility by verifying his/her identity in person during normal business hours at any LCCU location. If the participant fails to do so within five (5) days after LCCU notifies the participant that the participant is a winner, the participant shall forfeit their prize and a prize will instead be awarded to the first alternate winner chosen in a random drawing from all eligible entries for the same monthly drawing.
2. General Conditions: In the event that the operation, security, or administration of the Promotion is impaired in any way for any reason, LCCU may, in its sole discretion: (i) suspend the Promotion to address the impairment and then resume the Promotion in a manner that best conforms to these Official Rules or (ii) end the Promotion and award the prize at random from among the eligible entries received up to the time of impairment. LCCU reserves the right in its sole discretion to disqualify any individual it determines to be tampering with the entry process or the operation of the Promotion or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. LCCU’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. This Promotion will be governed by North Carolina law. EACH ENTRANT AND WINNER EXPRESSLY AND IRREVOCABLY CONSENTS TO PERSONAL JURISDICTION AND VENUE IN THE STATE OR FEDERAL COURTS SITTING IN DURHAM COUNTY NORTH CAROLINA.
3. Release and Limitations of Liability: By participating in the Promotion, entrants agree to release and hold harmless LCCU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company’s respective officers, directors, employees, representatives and agents (collectively, the “Released Parties”) from and against any claim or cause of action arising out of participation in the Promotion or receipt or use of any prize, including, but not limited to claims related to: (a) unauthorized human intervention in the Promotion; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Promotion or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Promotion or receipt or use of any prize. AS A CONDITION OF ENTERING THE PROMOTION, EACH ENTRANT AND WINNER AGREES THAT: (1) UNDER NO CIRCUMSTANCES WILL ENTRANT AND/OR WINNER BE PERMITTED TO OBTAIN AWARDS FOR PUNITIVE, INCIDENTAL, CONSEQUENTIAL, INDIRECT OR SPECIAL DAMAGES, THAT ANY CLAIMS, JUDGMENTS OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET EXPENSES, AND THAT ENTRANTS AND/OR WINNERS WAIVE ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR INCREASED; (2) ALL CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THIS PROMOTION, OR ANY PRIZES AWARDED IN THIS PROMOTION (OR ACTIVITY RELATED THERETO), SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; AND (3) IN NO EVENT WILL ANY ENTRANT AND/OR WINNER (OR THEIR PARENT(S)/LEGAL GUARDIAN(S) IF ENTRANT/WINNER IS A MINOR IN HIS/HER STATE OF RESIDENCE) BE ENTITLED TO RECEIVE ATTORNEYS’ FEES.
4. Use of Promotion Information: Acceptance of prize constitutes winner’s permission for Sponsor and its agencies to use winner’s name, address (city and state only), and biographical information for advertising and promotional purposes in any media now existing or hereinafter devised, without additional compensation, notice, review, or approval, unless prohibited by law. See LCCU’s Privacy Policy at [www.latinoccu.org](http://www.latinoccu.org/) for information about how Sponsor uses and stores entrants’ and winners’ information.
5. Winners List: Each winner’s name will be posted in LCCU’s official Facebook and Instagram page on or about the second week of the month. For the final winners’ list, send a self-addressed, stamped envelope to: Latino Community Credit Union, P.O. Box 25360, Durham, NC 27702.
6. Miscellaneous: LCCU may amend the rules or discontinue the Promotion at any time. LCCU disclaims any responsibility to notify entrants of any aspect related to the conduct of the Promotion. Written copies of these rules are available during normal business hours at any LCCU location. Copies of the Official Rules are available at: [www.latinoccu.org.](http://www.latinoccu.org/) In the event of any conflict between the rules posted on the  [www.latinoccu.org](http://www.latinoccu.org/) website and any other version of the rules, the version posted on the website will be considered the definitive and controlling version.
7. Sponsor: Latino Community Credit Union, 6 Moore Drive, Durham, NC 27703.