

Members Choice Financial Credit Union
Promotional Sweepstakes Terms & Conditions: NYC in December 2018

No Purchase Necessary.

Sweepstakes period: Sweepstakes begins September 1, 2018 and ends October 31, 2018. Winner will be chosen in random drawing by November 14, 2018.

Eligibility: Open only to U.S residents. Void where prohibited. To qualify for the sweepstakes, all entrants must be eligible for membership at Members Choice Financial Credit Union and be at least 18 years of age. By entering this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decision of Members Choice Financial Credit Union. One (1) entry per individual only.

To enter: You will automatically be entered for a chance in the sweepstakes giveaway upon application and approval for a new signature loan with Members Choice Financial Credit Union. You may apply for a signature loan in one of the following three easy ways: online application via mcfcu.org, M-C mobile application, or your nearest branch location. Each sweepstakes entry has an equal chance of winning; odds of winning are based upon the number of entries. You may also enter by sending in a 5 x 7 index card to Members Choice Financial Credit Union, c/o Marketing Department to 390 Walnut St. Danville, PA 17821. Include your name, mailing address and telephone number. Mail in entries must be received by November 1, 2018. Proof of mailing does not constitute proof of delivery. Members Choice Financial Credit Union is not responsible for lost, late, incomplete, or illegible entries submitted by mail. Only one entry per person, regardless of method of entry. Additional entries will be eliminated.

Prize: TWO (2) Tickets for Members Choice sponsored New York City bus trip on Sunday, December 16, 2018 AND ONE (1) \$200 Visa/MasterCard Gift Card. Winner will be able to choose who joins them. Total Retail value (ARV) \$300.00. Value of prize is locked in at the beginning of the promotion and is not subject to change. Prize will be accessible on the scheduled date of the bus trip (December 16th, 2018). If winner has prior plans on this particular date, there is NO capability to reschedule. Winner may opt to receive a "rain check" for 2 tickets on an upcoming Members Choice sponsored bus trip, valid only in 2019 OR Winner may opt to transfer winning bus tickets to another person of their choosing. If rain check or bus tickets are not used by the end of 2019, winnings will be forfeited.

General Conditions: Members Choice Financial Credit Union and each of its employees, board, members and representatives are not responsible for any claims, liability, injury, or other damages of entrants and/or winners arising from, or in conjunction with acceptance, receipt, possession, or use/misuse of prize. Employees, relatives, and board members of the credit

union are not eligible. Consult your tax advisor about potential tax benefits. Entrant waives the right to claim any damages whatsoever including, but not limited to punitive, consequential, direct or indirect damages.

Use of sweepstakes information: Members Choice Financial Credit Union reserves the right to use any information related to the sweepstakes, including information obtained through the sweepstakes for marketing and promotional purposes, unless prohibited by law. By entering, winner authorizes use of photo or likeness, and their name, to be used by Members Choice Financial Credit Union for promotional purposes.

Winner: Need not be present to win. Winner will be notified by phone. Members Choice Financial Credit Union board members and employees are not eligible to win.