

# Contest Rules and Legal Disclaimer

## HOT RV LOANS, COOL CONTEST RULES AND LEGAL DISCLAIMER

Only one (1) winner per contest drawing (3) unless otherwise specified.

**Valley Communities CU, its staff, and its owners reserve sole and final judgment as to all matters concerning contests and interpretation of contest rules.**

By entering any contest run by Valley Communities CU, you agree to abide by the following terms.

### How To Enter/Eligibility

- Only **one (1) contest entry per person**, per contest unless otherwise stated or the contest offers additional ways to enter (e.g., social sharing).
- Contestants must be over **18 years of age and a legal resident of the fifty United States or the District of Columbia to enter unless otherwise specified.**
- Valley Communities CU staff and members of the immediate family are not eligible to participate.
- Entries must be sent using the formats provided and sent to correct email addresses, where applicable.
- Limit is one prize per contest (3 drawings). Winners are NOT re-entered for the subsequent drawing
- Keep your email and social media address current. If we cannot contact you by email or social media account, you forfeit your winner's status.
- Make sure your email filters do not prevent us from contacting you.

### Contest Deadlines

- Each drawing has its own deadline.
- All entries must be submitted on or before 5:00 PM CST on the date set forth for each specific drawing.

### Winner Selection and Notification

- The odds of winning vary from contest to contest depending on the number of entrants and the quality of entries.
- All drawing winners will be notified **by social media message or email only.**
- Contest prize sponsors will contact winners by email to confirm winnings.
- The decisions made by the judges regarding each contest or drawing are final and binding.

### Winner Disqualification

- If a winner cannot be reached after a reasonable amount of effort has been made to notify the winner of the prize, the winner **forfeits their rights to the winning prize.**
- If a winner does not contact the prize sponsor(s) within 7 days of winning, the winner **forfeits their prize.**
- If an email or social media message returns undeliverable, the winner **forfeits their rights to the prize.**
- While we do send messages and emails requesting follow-up information to each winner, Valley Communities CU assumes no responsibility to ensure winner response.

## **General Conditions**

- All decisions of Valley Communities CU are final. By entering, participants warrant and represent that they agree to be bound by these contest rules and the final decisions of Valley Communities CU.
- All taxes on any prize won are the sole responsibility of each winner, including, without limitation, any federal, state, or local taxes, which may be deemed applicable in such winner's jurisdiction of residence. Winner(s) shall be solely responsible for the reporting and payment of all taxes incurred by acceptance and use of the prize(s) (or any portion thereof), if applicable.
- All prizes will be provided to the nearest Valley Communities CU branch for the participants to pick up. Branch hours of operations can be found at [www.valleycommunities.org](http://www.valleycommunities.org).
- Valley Communities CU reserves the right to cancel contests at any time for any reason.
- Valley Communities CU reserves the right to modify the dates and/or terms of contests at any time without prior notice.
- Contests are subject to all federal, state, and local laws and regulations and shall be governed by Wisconsin law. By participating, entrants agree that Wisconsin courts shall have exclusive jurisdiction over any dispute or litigation arising from or relating to the contest or sweepstakes and agree that Marathon County, Wisconsin shall be the venue for the same.
- Prizes may not be substituted or transferred by any contest/sweepstakes winner unless specified in the contest details and a winner may not receive cash redemption equal to the value of the prize in lieu of the prize.
- Valley Communities CU reserves the right to substitute alternate prizes of equal or comparable value.
- Prizes are offered "as is" with no written, express, or implied warranty. Valley Communities CU is not responsible for replacing prizes as a result of damage prior to, during or after shipping or events beyond the control of Valley Communities CU.
- Valley Communities CU is not responsible for late, lost, illegible, misdirected, mutilated or incomplete entries.
- Anyone using fraudulent means to participate and/or win the contest will be disqualified. ANY ATTEMPT BY AN ENTRANT TO UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SPONSOR RESERVES ALL RIGHTS, INCLUDING THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY ENTRANT ATTEMPTING TO DO SO TO THE FULLEST EXTENT OF THE

LAW, INCLUDING REPORTING SUCH ACTIVITIES TO THE APPROPRIATE AUTHORITIES WHICH MAY RESULT IN OR LEAD TO CRIMINAL PROSECUTION.

- Valley Communities CU reserves the right, in its sole discretion, to cancel, modify or prematurely conclude a contest should any computer virus, malfunction, fraud, tampering, unauthorized intervention or other cause beyond their control corrupt the administration, security or proper operation of the contest.
- In the event a contest is canceled prematurely for any reason, Valley Communities CU will use reasonable efforts to pick an alternate winner, but in the event an alternate winner cannot be determined, the prize(s) will not be awarded.

### **Contestant Releases**

- Acceptance of prize constitutes permission to use winners name, city, state, and winning entry for promotional purposes.
- Contest entry constitutes permission to use **winning submissions** on our website and social media pages without further compensation. Furthermore, entry constitutes permission to archive your winning entries indefinitely on any webpage on this website.
- Contestants agree that the sole and final judgment as to all matters concerning contests and interpretation of contest rules are at the sole discretion of Valley Communities CU, and its staff.

### **Releases/Hold Harmless**

Valley Communities CU, its members, its staff, its affiliates, are not liable or responsible for:

- any claims, damages, losses, injuries, or death including any third-party claims, arising from, or relating to, in whole or in part, any contest, including entry and participation in any contest and acceptance, possession, use or misuse of the prizes.
- entries that do not follow guidelines.
- entries and responses to winner notifications that are illegible, incomplete, late, lost, misdelivered, marked postage-due, or undeliverable.
- any technical or human errors, malfunctions, failures, etc. resulting in participation of contests.

### **Prize Releases**

Valley Communities CU, its owners, its staff, its affiliates, and its advertisers are not liable or responsible for:

- prizes that are lost in the mail, arrive damaged, are defective, or have other unforeseen problems.
- substituting another prize in lieu of the original prize.

### **Privacy**

Information submitted with an entry is subject to the Privacy Policy stated on the Valley Communities Credit Union Web Site. We will not sell your address or personal information. Your address, email and social media account name is required so that the contest sponsors may send your prize, should you win.