

## THE AGFED CREDIT UNION \$25 VISA® GIFT CARD SWEEPSTAKES OFFICIAL RULES

**1. Sweepstakes Administrator and Period:** The \$25 AgFed VISA® Gift Card Sweepstakes is being administered and operated by AgFed Credit Union. It begins at 12:00 AM EST on 12/1/2017 and ends at 11:59 PM EST on 12/31/2017.

**2. How to enter: NO PURCHASE OR TRANSACTION OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**Entry Method 1:** You will earn one (1) entry for each Qualified Transaction made on your Card during any applicable Weekly Entry Period (as defined in Entry Chart below), for that week Entry Period and any subsequent Weekly Entry Period(s).

Week	Start Dates & Times	End Dates & Times	Mailed Entry Received-By Date	Drawing will be held on or about:
1	12/1/2017 at 12 AM EST	12/7/2017 at 11:59 PM EST	12/15/2017	12/22/2017
2	12/18/2017 at 12 AM EST	12/14/2017 at 11:59 PM EST	12/22/2017	12/29/2017
3	12/15/2017 at 12 AM EST	12/21/2017 at 11:59 PM EST	12/29/2017	1/5/2018
4	12/22/2017 at 12 AM EST	12/31/2017 at 11:59 PM EST	1/8/2018	1/15/2018

**Entry Method 2:** To enter without making a Qualified Transaction, hand print your name, complete mailing address, email address, telephone number, and date of birth on a plain 3"x5" piece of paper and mail it in a hand-addressed stamped envelope to: AgFed Sweepstakes, P.O. Box 2225, Merrifield, VA 22116-9998. Mailed entries must be postmarked by the end of a Weekly Entry Period and received by the Mailed Entry Receive-By date (as defined in Entry chart above) to be eligible for the applicable Weekly Entry Period, any subsequent Weekly Entry Period(s). There is a limit of one (1) entry per mailing envelope. There is no limit to the total number of entries an entrant may submit via this non-purchase method of entry. Mechanically reproduced mailed entries are automatically void. Illegible mailed entries are void. All entries become the exclusive property of Sponsor, and none will be acknowledged or returned. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, damaged, misdirected, returned or postage-due entries, which will be disqualified. All entries will carry forward to any subsequent Weekly Entry Period Drawings, if any. All Qualified Transaction entries, bonus entries and mailed entries submitted shall herein be referred to as the "Entry" or "Entries". By submitting an Entry, you agree to these terms and Official Rules for this Sweepstakes, and to the decisions made by the Administrator and/or Sponsor. You further agree that there is no appeal or manner in which to object to the decision, opinions, or determinations of the Sponsor or Administrator.

**3. Eligibility:** The Sweepstakes is open to legal residents of the United States, 18 years or older as of the date of their entry. Employees, officers, directors, committee members, members of their immediate families (spouses, parents, siblings and children, regardless of where they live) and those living in the same households are not eligible to win. AgFed reserves the right to verify the eligibility of the winners. The Sweepstakes is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under United States federal, state and local laws, regulations and ordinances. The Sweepstakes is void outside the fifty (50) United States and the District of Columbia and where prohibited by law. Winning a prize is contingent upon fulfilling all requirements set forth herein.

An eligible AgFed Credit Union member for the purposes of the Sweepstakes is defined as an AgFed Credit Union consumer debit or consumer credit cardholder in good standing (as determined by Sponsor in its sole discretion), as of date of entry and prize award. A qualified purchase transaction is defined as a U.S. domestic purchase transaction via the AgFed Debit Card or a consumer AgFed credit card that has cleared successfully through AgFed's posting process. The following transactions are specifically excluded and not eligible: cash advances, convenience checks, balance transfers, ATM transactions, returns, foreign transactions, gambling-related transactions, other "risky transactions" as set forth in the Cardholder Agreement, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees and annual fees. Cash equivalent transactions, such as the purchase, loading, or re-loading of AgFed prepaid cards or AgFed gift cards are not eligible transactions. Additionally, any activities that are deemed fraudulent or illegal in nature are not eligible.

Participation constitutes entrant's full and unconditional agreement to these Official Rules and to AgFed's decisions, which are final and binding in all matters related to this Promotion.

**4. Consumer Disclosure:** Winners of the weekly prizes will be randomly selected from among all eligible entrants in drawings conducted on December 22, 2018, December 29, 2018, January 5, 2018 and January 15, 2018. The winners need not be present to win and will be notified by email, telephone and/or mail within seven (7) days of being selected. If a potential winner cannot be contacted within seven (7) days or the prize notification is undeliverable, that potential winner will be deemed to have forfeited the prize and AgFed will award the prize to an alternative potential winner selected randomly from all remaining eligible entries. The alternate potential winner must also satisfy all eligibility requirements. Winning a prize is contingent upon fulfilling all requirements set forth herein. **AN ENTRANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.** Odds of winning depend upon the number of eligible entrants.

By participating in the Drawing and accepting the prize, all entrants consent to the use of their photograph, likeness, voice and/or video for advertising and promotional purposes, including online announcements without limitation and without additional compensation, except where prohibited by law.

**5. Prize:** Twelve (12) monetary Prizes worth a total of \$300. There will be three drawings for each entry period. No substitution or transfer of prizes by Winners is permitted.

**6. Limitation of Liability:** By participating in this promotion, entrants agree that AgFed, its employees, officers, directors and committee members will have no liability whatsoever for, and shall be held harmless by entrants against, any liability for any injuries, losses or damages of any kind to persons, including personal injury or death, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse, or use of the prize, entry, or participation in this promotion or in any promotion related activity, or any claims based on publicity rights, defamation or invasion of privacy or merchandise delivery. The released parties are not responsible if any prize cannot be awarded due to delays or interruptions due to acts of GOD, Act of War, natural disasters, weather or terrorism, or any other acts or circumstances beyond the Credit Union's control.

Except where prohibited by law, participation in the promotion constitutes winner's grant to sponsor (which grant shall be confirmed in writing on request) and those acting pursuant to its authority, the right and permission to print, publish, broadcast, and use, worldwide in any media now known or hereafter developed, including but not limited to the world wide web, at any time or times each winner's name, portrait, picture, voice, likeness, opinions and biographical information (including but not limited to hometown and state) for advertising, trade, and promotional purposes without additional consideration, compensation, permission, or notification. Entrants agree that AgFed shall own entries, which will not be

acknowledged or returned, and that AgFed and its designees shall have the perpetual, worldwide right to edit, publish, and use the entries in any way and in any media for trade, advertising, promotional, and/or purposes as AgFed and/or its designees may determine without further consideration to entrants or any third party.

Without limiting the foregoing, everything regarding this promotion, including the prize, is provided, “as is” without warranty of any kind, either express or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, or non-infringement, some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages or exclusion of implied warranties, so some of the above limitations or exclusions may not apply. Check local laws for any restrictions regarding these limitations or exclusions.

**7. Taxes:** Winners are responsible for all applicable taxes and fees associated with prize receipt.

**8. Arbitration/Choice of Law:** These Drawings will be governed by the laws of the District of Columbia. Any and all legal actions or claims arising in connection with these Drawings must be brought in a court of competent jurisdiction within the United States. By participating in these Drawings, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decision of the judges and warrants that he/she is eligible to participate in these Drawings.

**9. Miscellaneous:** If this sweepstakes is terminated prior to the Drawing periods, notice will be posted on AgFed’s website or by other media used to promote the sweepstakes. For a listing of winners, or a copy of these Official Rules, please send a self-addressed stamped envelope for receipt by January 31, 2018 to: AgFed, Attn: “AgFed Sweepstakes”, PO Box 2225, Merrifield, VA 22116-9998.

**10. Privacy:** Information collected from entrants is subject to AgFed’s Privacy Policy, which can be found at [www.agfed.org](http://www.agfed.org). Personal information submitted with entry for purposes of prize fulfillment.