

Present for You Promotion Scratch and Win Official Rules – Lubbock, TX



- 1) No purchase necessary to participate.** Game pieces will be distributed in Complex Community Federal Credit Union (CCFCU) branches, at community events, and schools. You may also obtain a game piece without purchase and a full set of rules by emailing us at: info@comcfcu.com. Limit: one game piece per person per event. Copies of the official rules are also available at all Complex Community branches or online at CCFCUpresentforyou.com.
- 2) Employees of CCFCU** and their immediate families (under IRS definitions Section 1.25.1.2.2) are not eligible to participate in the grand prize drawing. Entrants for the grand prize drawing must be 18 years of age or over on or **before** 12/13/2024.
- 3) Consent and Acknowledgement of Eligibility:** By claiming a prize, winner consents to CCFCU use of their name and photograph in advertising without compensation. Further, by accepting a prize, winner agrees to not assert any claims and agrees to release CCFCU and third party prize contributors/suppliers from any and all liabilities, injuries or damages sustained in connection with the award or use of the prize(s). Winners of prize(s) valued at over \$1,000.00 will be required to complete and return an "Acknowledgement of Eligibility" prior to receiving any prize.
- 4) Taxes:** Winners are solely responsible for reporting winnings and paying all applicable taxes. CCFCU reserves the right to award cash or some other substitute in lieu of the prizes.
- 5) How to Play:** Scratch off the area indicated on your game card to see what you win. If you see "You Won a Prize" then simply visit the credit union to receive your prize. If you see palm tree icon, "🌴", then you've qualified for an entry in the grand prize event which will be held at CCFCU's branch office located at 8603 University, Lubbock, Texas.
- 6) Prizes:** 5,000 game pieces will be printed.
Scratch off prizes will vary with the following: travel mugs, baseball caps, and truck/car visors.
Grand Prize will be a Trip of a Lifetime valued at \$7,500. The trip and details are to be chosen by the winner. **NO AIRFARE IS INCLUDED BUT LODGING IS INCLUDED.** If the winner's chosen trip is less than \$7,500, the winner will not receive the difference. If the chosen trip is more than \$7,500, the winner must pay the difference. Alternatively, the winner may choose to take a cash prize of \$5,000 instead of the trip.
- 7) Odds of Winning an Instant Prize:**
Promotional gift | Number of game pieces = 500 | Odds of winning **1:10**
Grand Prize Contest Qualifiers | Number of game pieces 50 | Odds of qualifying for final drawing **1:100**
Grand Prize Drawing | Number of winners = 1 | Odds of winning **1:5,000**
- 8) Prize Claim Instructions:**
Bring your "You Won a Prize" game piece to any credit union office to claim your prize. Recipients of the palm tree icon, "🌴", may register online or in person at any Lubbock branch location. Holders of the palm tree icon, "🌴", game piece must register prior to the drawing date and must bring their card on the day of the drawing to be eligible. The Grand Prize drawing will take place on 12/13/24, and winners will have 72 hours from time of notification to contact the credit union and verify eligibility. If no contact is made, CCFCU reserves the right to draw a subsequent winner. For the Grand Prize, if drawing winner is verified and ineligible, CCFCU will conduct a subsequent drawing and will continue to do so until an eligible winner is verified. To obtain prizes, these instructions and/or the instructions on each game piece must be followed. CCFCU reserves the right to withhold a prize or disqualify any person who does not comply with these instructions. Prizes must be claimed no later than 12/31/24. Any unclaimed prizes will not be awarded.
- 9) GENERAL CONDITIONS:** Giveaway is open to all US residents, who are US citizens or legal immigrants. Participants must be at least 18 years of age to qualify for the grand prize. Void where prohibited / restricted. All federal, state and local laws apply. Paying and reporting taxes (if any) are the winner's sole responsibility. Prizes may not be substituted, transferred or exchanged, except at the sole discretion of CCFCU. CCFCU is not responsible for illegible, damaged, lost, late or misdirected mail entries, or game materials. All submissions become property of CCFCU. All game materials are subject to verification and are automatically void and will be rejected if any part(s) is forged, altered, defaced, tampered with, mechanically reproduced or modified, irregular in any way, irregularly obtained, or if they contain printing errors or omissions or are result of error. Liability for any irregular game material is limited to replacement of game piece while supplies last. Should more prizes be claimed in any category than offered in the rules, the prizes offered will be awarded in a random drawing among all verified prize claimants in that category. All prize awards are subject to verification of eligibility. CCFCU reserves the right to refuse game cards to any customers who in their sole determination abuse their right to participate or violate the rules and to accelerate or modify method of distribution if necessary.