

**OFFICIAL RULES**  
**Gain Federal Credit Union**  
**2018 iLocate GPS Sweepstakes**

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

- **ELIGIBILITY:** Open to legal U.S. residents 18 years of age or older to refer and qualify for sweepstakes. Sweepstakes void where prohibited by law.
- **SWEEPSTAKES PERIOD:**
  - a. Period 1 – 01/01/2018 – 3/31/2018. Random winner selected on 04/01/2018
  - b. Period 2 – 04/01/2018 – 06/30/2018. Random winner selected on 07/01/2018
  - c. Period 3 – 07/01/2018 – 09/30/2018. Random winner selected on 10/01/2018
  - d. Period 4 – 10/01/2018 – 12/31/2018. Random winner selected on 01/01/2019
- **ENTRIES:** There are (2) ways to enter:
  - a. **Automatic Entry:** Anyone who applies for a consumer loan with Gain Federal Credit Union between October 1, 2018 and December 31, 2018 will be entered to win. Gain Federal Credit Union estimates the odds of winning are approximately 1 in 10,000; however, actual odds of winning will depend upon the number of entries received.
  - b. **To enter without purchase or obligation by U.S. Mail:** Hand print your name, address, city, state, zip code, daytime and evening telephone numbers; including area code, on a 3" x 5" card in a stamped envelope and mail to:

**Gain Federal Credit Union**  
**2018 iLocate GPS SWEEPSTAKES DRAWING**  
1800 W Magnolia Blvd  
Burbank CA 91506

Mail-in entries must be postmarked by the end of the promotional period to be eligible for the promotion. Each mail-in entry will be counted as one (1) entry and must be mailed separately in a postmarked and stamped envelope. Gain Federal Credit Union is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen or unreadable. Gain Federal Credit Union assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. Incomplete entries or those not complying with the Official Rules will be subject to disqualification at the Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery.

To obtain a list of winners, send a self-addressed envelope to Credit Union Sweepstakes Winners, Attn: Marketing Department, 1800 West Magnolia Boulevard, Burbank, California, 91506.

The Sweepstakes is open to Gain Federal Credit Union members, employees and volunteers. Consultants of Gain Federal Credit Union and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes entrants are subject to all applicable federal, state and local laws.  
Sweepstakes void where prohibited or restricted by law.

### **AGREEMENT TO OFFICIAL RULES**

Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of Gain Federal Credit Union, which are final and binding in all matters relating to this Sweepstakes.

### **SELECTION OF WINNER**

Three (3) winners total will be chosen by random selection. One (1) winner will be chosen at the close of each Entry Period (see above for Entry Periods). For a selected entry to be declared a winner, the winner must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by email or telephone within 5 business days of selection. If a winner does not affirmatively accept his or her prize in writing or via e-mail within 10 calendar days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received. Prize winners will be required to sign an affidavit of eligibility and liability/publicity release which must be returned within 10 days of notification. Winners agree to permit Gain Federal Credit Union to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. GAIN FEDERAL CREDIT UNION will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

### **PRIZE**

There will be three (3) prize winners that will each receive an iLocate GPS which includes 3-years of service. Arrangement of the specific item will be handled between the prize Winner and GAIN FEDERAL CREDIT UNION. Gain Federal Credit Union does not guarantee any specific rates or stock availability. Determination of the winner will be made by Gain Federal Credit Union and the decision is final.

Prize is valued at approximately \$599.00 (U.S. Dollars) Non-cash prizes are not redeemable for cash. Substitution of prizes is permitted with the permission of GAIN FEDERAL CREDIT UNION, which reserves the right to substitute a Prize with another prize of equal or greater value. Gain Federal Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to Prize are the sole responsibility of the winner. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

### **GENERAL CONDITIONS**

Gain Federal Credit Union reserves the right to add, delete or revise these Official Rules as necessary without notice. Gain Federal Credit Union is not responsible for printing errors or omissions.

These rules supersede any published advertising.

By entering the Sweepstakes, participants agree to release and hold harmless Gain Federal Credit Union, its subsidiaries, affiliates, directors, officers, employees, volunteers and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. Gain

Federal Credit Union and each of its officers, directors, employees, volunteers, members and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of members and/or winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded or participation in this Sweepstakes.

Gain Federal Credit Union is not responsible for any error or technical malfunction of any telephone, computer, or other equipment which prevents an entry from being made or received during the promotional period. Gain Federal Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes. Gain Federal Credit Union reserves the right to disqualify members who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. Gain Federal Credit Union reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Gain Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.