

Auto Loan Payoff Contest Rules

OFFICIAL RULES

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

The Georgia's Own Credit Union Auto Loan Payoff Contest (hereafter referred to as "The Sweepstakes") is sponsored by Georgia's Own Credit Union, 1155 Peachtree Street, Atlanta, GA 30309 ("Credit Union"). The Sweepstakes is governed by these Official Rules. By participating in the Sweepstakes, each entrant agrees to these Official Rules, including eligibility requirements. The Sweepstakes is subject to all federal, state, and municipal laws and is void where prohibited by law.

Eligibility

The Sweepstakes is open to members of Georgia's Own Credit Union who are legal residents of both the United States and the State of Georgia. Must be 18 years of age or older as of May 1, 2016 To ENTER. Officers, Directors, Supervisory Committee Members, Employees, Agents, Successors and Assignments of Georgia's Own Credit Union and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children and grandchildren) are not eligible to win.

Entry

The Sweepstakes begins at 12:01 am on May 1, 2016 and ends at 11:59:59 p.m. July 31, 2016. (The Sweepstakes period). Members who finance a vehicle loan with Georgia's Own during the contest period (except Member that refinance a current Georgia's Own vehicle loan) is automatically entered in the Sweepstakes. Anyone who is not already a credit union member but finances their vehicle through Georgia's Own Credit Union will become a member of the credit union through the financing process and be automatically entered in the Sweepstakes. The sole methods for entry and communication are:

1. Any eligible Member who finances a vehicle at Georgia's Own Credit Union as outlined above, during the contest period, will automatically be entered in the Sweepstakes;
2. Any eligible Member who has a current auto loan in good standing with Georgia's Own Credit Union may fill out the manual entry form located at: <http://m8th.us13.list-manage1.com/subscribe?u=86741d2bc834619641e821a0d&id=a94e1ed576>
3. Anyone who qualifies for the contest by having financed an auto (as described in paragraph 1 of this section) MAY NOT additionally enter via write-in method (as described in paragraph 2 of this section.) Only one entry of any type per person.

If there are multiple individuals or Members listed on an account, an entry will be based on the first party named on the account; regardless of whether the loan qualifying for the Sweepstakes is actually conducted by the first party named on the account.

Prize

One (1) individual will be selected from all eligible entries received during the Sweepstakes period to have their Georgia's Own Auto Loan paid off up to \$30,000.00. The prize amount will be credited directly toward the current loan balance and will not be made available as a cash prize or monetary deposit. If the loan balance is less than \$30,000.00, the prize amount credited will be the exact amount of the loan balance at the time of the award. Prize valued at up to Thirty Thousand Dollars (\$30,000.00). The odds of winning depend on the number of qualified entries received. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARDED WITHOUT WARRANTY OF ANY KIND BY SPONSOR, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE

USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity (including agreement to appear in photos, videos and other promotional announcements) to the Credit Union at P.O. Box 105205, Atlanta, Georgia 30348, upon receiving the prize; or the prize, in the Credit Union's sole discretion, may be forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Official Rules. No other consideration will be paid.

Drawing

The Sweepstakes drawing will be held within (5) business days following July 31, 2016. Only entries received before the end of the Sweepstakes period will be eligible. The odds of winning depend on the number of eligible entries received.

The one (1) winner will be notified at the e-mail address or phone number listed on the member's account or on the write-in entry received. If the selected winner fails to contact the Credit Union to claim the prize within fourteen (14) days of the date specified on the notification, or if the selected winner cannot be located through reasonable, good-faith efforts by the Credit Union, an alternate winner may be selected from among the remaining eligible entries.

If by reason of a printing, computer, production, or other error, more than one winning entry is claimed, all persons making purportedly valid claims will be included in a random drawing to award the prize.

In the event this Sweepstakes is compromised or becomes technically corrupted in any way, the Credit Union reserves the right to cancel, terminate, or suspend the Sweepstakes and in such event, to select winner for the prize by random drawing from among all valid entries received, up to such time of cancellation, termination or suspension.

Publicity

By submitting an entry form, each entrant grants the Credit Union, and those acting under its authority, permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law. This includes appearing in photos, videos and other promotional vehicles.

Data Collection/Privacy

The Credit Union will collect personal data about participants when they enter the Sweepstakes. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

Indemnification and Limitation of Liability

By entering this Sweepstakes, each entrant agrees to indemnify, release, and hold harmless the Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from entrant's participation in the Sweepstakes and the acceptance of the prize **OR WHILE ENTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL SWEEPSTAKES WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.**

FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY THE CREDIT UNION FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

Governing Law

All issues and questions concerning the construction, validity, interpreting and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of Georgia.