



General Contest Rules

Colorado Credit Union (“CCU”) sponsors contests, giveaways, and promotions (“Contests”) from time to time, awarding prizes to participants. By participating in any of these Contests, participants agree to be bound by these rules. These General Contest Rules apply to all Contests sponsored by CCU where a prize is awarded, unless a more specific set of rules is referenced for a particular contest. If the specific rules for a particular contest conflict with the following general rules, the specific rules will control.

NO PURCHASE IS NECESSARY. Being a member of Colorado Credit Union does not increase your chances of winning.

ELIGIBILITY

Contest entrants must be legal residents of the United States and in a location where such Contests are not prohibited by law.

Contest entrants must be at least eighteen (18) years of age on the date of entry.

Employees and board members of CCU and their respective immediate family and household members are not eligible.

Limit one entry per person per Contest. Multiple, automated or scripted entries will be disqualified.

SELECTION AND NOTIFICATION OF WINNER

Winners will be selected in a random drawing from all eligible entries received, unless otherwise specified. Odds of winning will depend on the number of entries received.

Winners will be notified by CCU by mail, e-mail, phone, or other manner, as appropriate. If the winner cannot be notified in a 48-hour period, CCU reserves the right to withdraw the award and select an alternative winner.

PRIZES

The value of each prize is determined by the prize vendor’s suggested retail price or by the retail price the prize is currently known to be selling for at the time the offer was published, and is subject to change.

Prizes are not redeemable for cash, are non-transferable, and may not be substituted for another prize. CCU reserves the right to substitute alternate prizes of equal or comparable value.

Prizes are offered “as is” with no written, express, or implied warranty and may be subject to restriction or blackout dates.

Any prize not claimed within fourteen (14) days will be forfeited by the winner and remain the property of CCU.

GENERAL

By entering any CCU Contest, entrants expressly consent and agree to permit CCU to use entrants' name, photograph, likeness, statements, and voice for advertising, promotional or publicity purposes in all media, including (but not limited to) on ccu.org, in perpetuity, without compensation and agree to execute specific consent forms if requested.

CCU may utilize Facebook to promote sweepstakes or giveaways, from time to time. Participants acknowledge that any such promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook.

All taxes (federal, state, local or otherwise) on prizes and all expenses related to acceptance and use of prizes are the sole responsibility of prize winner. Winners may be required to complete a W-9, affidavit of eligibility, tax acknowledgement, or other forms as may be necessary. If the proper forms are not completed and returned, prizes will be considered forfeited and will not be awarded.

CCU is not responsible for failures in technology such as but not limited to: technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any web site or online service, or any other error or malfunction, or late, lost, incorrect or inaccurate transcription of entry information, or for any human error, or misdirected entries. Entry materials that have been tampered with or altered are void. Proof of e-mailing and/or mailing does not constitute proof of delivery or receipt.

CCU shall have the final decision on any and all claims concerning this Contest and reserves the right to disqualify any contestant if these Official Rules are not followed. Entrants release CCU and its employees, officers and agents from any liability, including personal injury or property damage, with respect or related to the receipt and/or use of any prize awarded.

All applicable federal, state and local laws and regulations apply, and all Contests will be governed by the laws of the State of Colorado. The exclusive jurisdiction and venue for any dispute arising out a Contest shall be Littleton, Colorado. Void wherever prohibited by law.

CCU reserves the right amend the rules to any contest at any time. These rules are subject to change at the sole discretion of CCU.