

Zia Credit Union “ZAP Your Rate Promotion” Official Rules

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this “chance drawing” for one of five phone bank chargers each month throughout the promotion. The approximate retail value of each prizes is \$20.00. Odds of winning depend on the number of eligible entries received. The “**ZAP Your Rate Promotion**” (the “Prize Drawing”) is sponsored by Zia Credit Union, 1001 Central Avenue, Los Alamos, NM 87544. The credit union and its agents, together, hereinafter will be referred to as “Zia CU”. Participating in this promotion constitutes the entrant’s (“you” or “your”) full and unconditional agreement and acceptance of these Official Rules, including the decisions of the judges, which are final on all matters relating to the drawing.

1. No purchase is necessary to enter or win. A purchase or transaction will not improve your chances of winning. Void where prohibited.

2. How to Enter: To enter the “**ZAP Your Rate Promotion**” a person must post the “I Zapped My Rate” icon on Facebook and tag #ZiaCreditUnion during the period May 1, 2021 – September 30, 2021. You will automatically be included in the random drawings when you post on Facebook about your successful rate zap(s). You may also enter by writing your name, address, daytime phone number, email address and the words “**ZAP Your Rate Promotion**” on a 3” x 5” postcard and mailing it to Zia Credit Union, 1001 Central Avenue, Los Alamos, NM 87544. Limit one entry per person. Mail-in entries must be received by the date of the drawing. The Credit Union assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Contest ends at midnight on September 30, 2021.

3. Who Can Enter: The Drawing is open to any person 18 or older who enters following the requirements. Zia Credit Union employees, Board of Directors and Supervisory Committee are not eligible to enter.

4. Prize Details: Five winners will randomly be drawn from all members who posted the “I Zapped My Rate” icon on Facebook and tagged #ZiaCreditUnion during the promotional period. Approximate value of each prize is \$20.00. If the winner is a non-member, they will be entered into a separate drawing to win an alternate prize of \$10.00. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winner. It is the responsibility of the winner to report any winnings as income to the IRS. Prizes are non-transferable. No substitutions.

5. Drawing Date; Selection of Winners: The “**ZAP Your Rate Promotion**” monthly drawings will take place online on June 1, July 1, August 1, September 1 and October 1, 2021, at NOON on the Zia Credit Union Facebook page. The random drawing to select multiple winners will be made from among all eligible entries received. Judges’ decisions are final.

6. Notification and Redemption: If you are drawn as one of the winners, Zia CU will attempt to notify you by email and/or Facebook within one (1) week after the drawing. You will be invited to one of Zia CU’s three branches to receive your prize. Prize is non-transferable and official photo identification (driver’s license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited, and an alternate winner will be randomly selected.

7. Odds of Winning: Odds of winning depend on the total number of eligible entries determined at the time of drawing.

8. Use of Entrant and Winner Information: The information that you provide in connection with the Drawing may be used by the Credit Union to send you information about its products and services. If you would like your information removed from the Credit Union’s mailing list, if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union’s mailings regarding this promotion, write to Zia CU at 1001 Central Avenue, Los Alamos, NM 87544. Zia CU will process your request within 60 days.

9. Publicity: Acceptance of a prize constitutes permission for Zia CU to use the winner’s name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

10. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) using any method that artificially increases odds of winning; (2) non-compliance with these Official Rules; and (3) any other act which Zia CU or the official judges determine, in their sole discretion, jeopardizes the integrity or proper conduct of the Drawing.

11. Winner List: The name of the winner and a copy of these Official Rules are available by sending a self-addressed, pre-stamped envelope with your request to “Zia CU, 1001 Central Avenue, Los Alamos, NM 87544, attn: Marketing.”

12. General Terms and Conditions: This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. Zia CU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at participating Zia CU branches. If the Drawing is terminated before the end date, Zia CU will determine winners in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold Zia CU and each of their respective employees, officers, directors, agents, affiliates, advertising, promotion, fulfillment agencies and legal advisors harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of Zia CU and will not be returned.