

## 2020 Auto Loan Refinance Payment Giveaway Official Rules

**Contest period:** September 16, 2020 – November 27, 2020.

**Contest sponsor:** Cyprus Credit Union, 3876 W Center View Way, West Jordan, Utah, 84084

**Prizes:** Eighteen (18) prizes of two monthly payments of the refinanced loan will be awarded. Two (2) weekly winners over nine (9) weeks will be selected. Prize value depends on the dollar amount of the monthly payments. Minimum \$200 and maximum \$800 per prize. In the event where the winner does not have a qualifying auto loan with the credit union, they will receive the minimum prize.

**Odds:** Odds of winning prizes depend on the number of entries received.

**Entry:** Automatic Entry: One (1) entry into the contest drawing will be automatically made by Cyprus Credit Union for every \$10,000 in auto or RV loans refinanced with Cyprus Credit Union. Applies only to loans from other institutions refinanced with Cyprus Credit Union during the contest period. Entries will be determined on total loan amount funded rounded up to the nearest \$10,000.

Without purchase or obligation through the mail: One (1) entry in the contest drawing for those who print their names, home addresses, and day and evening phone numbers on 3"x 5" cards and mail them to: Cyprus Credit Union, Marketing Department, Attention: Auto Pay Giveaway, 3876 W Center View Way, West Jordan UT, 84084. One (1) entry per stamped postcard mailed. Limit one (1) entry per week. Mail entries must be postmarked by November 27, 2020

**Selection of prize winners:** Cyprus Credit Union will randomly select weekly campaign winners from all entries received on every Friday beginning October 2, 2020 running through November 27, 2020. Limit one prize per winner. Winners will be contacted by telephone. Prizes will be deposited directly into members Cyprus account.

**Eligibility:** Entrants must be 18 years of age or older. Cyprus employees, volunteers, and immediate family members are not eligible. Campaign is void where prohibited or restricted by law and is subject to all federal, state, and local laws and regulations.

**Additional drawing terms and conditions:** Utah law governs this promotion. Non-Utah residents are eligible unless prohibited by state law. By participating, entrants agree to be bound by these official rules. Contest prizes are non-transferrable and may not be substituted. Cyprus Credit Union reserves the right to make changes to the official rules that are effective upon announcement. All decisions of the sponsor with respect to the contest are final. By accepting prizes, winners agree to the sponsor's use

of names and/or likenesses for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing. By participating, entrants agree to release, discharge, and hold harmless Cyprus Credit Union from any and all injuries, liability, losses, and damages of any kind resulting from their participation in the contest or their acceptance, possession, use, or misuse of prizes. All taxes on prizes are the sole responsibility of the winners. Additional terms and conditions may apply.