

**ALLEGACY FEDERAL CREDIT UNION**  
50 Years \$50,000 Giveaway Raffle Official Rules

FOR ANY ELIGIBLE MEMBER OF ALLEGACY, THERE IS NO OBLIGATION TO APPLY FOR A LOAN OR TO SEEK ANY OTHER NEW SERVICE IN ORDER TO ENTER AND BE ELIGIBLE TO WIN.

**PROMOTION PERIOD.** The 50 Years \$50,000 Giveaway Raffle ("Raffle") begins April 21, 2017 and ends on March 3, 2018, for the Grand-Prize. Entries received prior to or after the Promotion Period are not eligible for the Raffle. Promotion Period for Mini-Prizes: (A) Checking Promotion Period begins April 21, 2017 and ends on July 19, 2017; (B) Lending Promotion Period begins on August 20, 2017 and ends on November 19, 2017; and (C) Financial Planning Promotion Period begins on January 3, 2018 and ends on March 3, 2018.

**ELIGIBILITY.** To qualify for the Raffle, you must be a lawful permanent resident of the United States, 18 years of age or older, must not be considered a minor in your state of residence and must be a member in good standing at the time of the drawing. To qualify as a member in good standing, a person must have an open Daily Access or AllHealth Wellness Account with a balance of at least \$5.00 and must not be delinquent on any accounts held with the credit union. See "HOW TO ENTER" section for other certain Prize Eligibility requirements and how to enter.

Employees, officers and officials of Allegacy Federal Credit Union ("Sponsor"), it's affiliated subsidiaries and immediate families (i.e. parents, children, siblings, spouse) and members of their households (whether related or not) are ineligible to participate in this Raffle. Raffle is subject to all applicable federal, state and local laws and is void where prohibited or restricted by law.

**AGREEMENT TO OFFICIAL RULES.** Participation in the Raffle constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of Allegacy, which are final and binding in all matters relating to this Raffle.

**HOW TO ENTER.** GRAND PRIZE: To receive an entry into the Grand-Prize Drawing, Allegacy Member must meet all eligibility requirements and abide by all official rules AND; (1) Automatic Entry: All eligible existing Allegacy members automatically receive an entry for the Grand Prize, for each account at the start of the promotion. (2) Checking Promotion: Open any new Allegacy checking product between April 21, 2017 and July 19, 2017, AND Must complete at least 50 qualifying PIN/POS or Signature based purchases using debit card associated with checking account; AND Must maintain a qualifying deposit or monthly minimum deposit of \$350 for entire term of promotion. (3) Lending Promotion: Complete an application for an Allegacy loan between August 20, 2017 and November 19, 2017 (3) Financial Planning Promotion: Schedule and appointment and meet with one of Allegacy's CFS Financial Planning Advisors\* between January 3, 2018 and March 3, 2018. (4) Automatic Bonus Entry: Effective between April 21, 2017 and March 3, 2018: All members receive a bonus entry, who participate in certain Digital services (eStatements or WebBanking, Mobile, Direct Deposit, Web Pay and/or ACH)

MINI PRIZES: To receive entry into the Mini-Prize Drawings, Allegacy member must meet all eligibility requirements and abide by all official rules AND; (1) Checking Promotion: Open any new Allegacy checking product between April 21, 2017 and July 19, 2017; (2) Lending Promotion: Complete an application for an Allegacy loan between August 20, 2017 and November 19, 2017; (3) Financial

Planning: Schedule and appointment and meet with one of Allegacy's CFS Financial Planning Advisors\* between January 3, 2018 and March 3, 2018.

**ODDS OF WINNING.** Odds of winning depend upon the total number of eligible entries received for the drawing.

**SELECTION OF WINNER.** A total of one (1) GRAND-PRIZE winner and fifteen (15) MINI-PRIZE winners will be chosen by random selection from all eligible entries received during the overall Promotion Period. For selected entries to be declared winners, the winning members must satisfy all of the requirements as listed in these Official Rules. Prize Winners need not be present and will be notified via telephone (dates found in "DRAWING" section). If any winner does not affirmatively accept his or her prize in writing MINI-PRIZE(s) by: April 19, 2018, and GRAND-PRIZE by: May 7, 2018, alternate entrants will be selected at random from all eligible entries. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT Allegacy's SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

Prize Winners, must present proper identification to claim prize and as a condition to receiving the prize, a winner must complete and sign a Winner's Affidavit and Release which confirms eligibility to receive the prize; permits use of name, and releases Allegacy from all liability in connection with winner's participation in the Raffle and acceptance, use, or non-use of the prize. Prize Winner will agree to permit Allegacy to use their name, likeness, and city of residence for any advertising and promotional purposes without additional compensation except where prohibited by law.

**DRAWING. GRAND-PRIZE:** Promotion Period Entry Dates: April 21, 2017 – March 3, 2018; One (1) Grand-Prize Winner will be randomly selected and will be announced at Allegacy's 2018 Annual Membership Meeting, (which is usually held the third Thursday in April every year.) The winner will be notified by telephone no later than, on or about April 30, 2018.

**MINI-PRIZES:** (A) Checking Promotion Period Entry Dates: April 21, 2017 – July 19, 2017; Five (5) Winners will be randomly selected and notified via telephone on or about August 10, 2017. (B) Lending Promotion Period Entry Dates: August 20, 2017 – November 19, 2017; Five (5) Winners will be randomly selected and notified via telephone on or about December 11, 2017; (C) Financial Planning\* Promotion Period Entry Dates: January 3, 2018 – March 3, 2018; Five (5) Winners will be randomly selected and notified via telephone on or about March 23, 2018.

**PRIZES. GRAND PRIZE:** One (1) Grand-Prize winner will receive \$50,000, to be deposited into the winning member's share account. No transfer or substitution of the prize is permitted, except by Sponsor in its sole discretion.

**MINI – PRIZES:** (A) Checking Promotion: Five (5) winners will receive a subscription to "Blue Apron" recipe service, of the member's choice, not to exceed \$1,000 in value. The winning members will select prizes/subscriptions via blueapron.com and Allegacy will purchase prizes/subscriptions in member's name. Prizes are not redeemable for cash. No transfer or substitution of the prize(s) is permitted, except by Sponsor in its sole discretion. (B) Lending Promotion: Five (5) winners will receive an "Apple Watch," of the member's choice, not to exceed \$1,000 in value. The winning members will select prizes/watches via Apple.com and Allegacy will purchase and ship prize/watch to member. Prizes are not redeemable for cash. No transfer or substitution of the prize(s) is permitted, except by Sponsor in its sole discretion. (C) Financial

Planning\*: Five (5) winners will receive a membership to the "YMCA,"\*\* of the member's choice, not to exceed \$1,000 in value. Prizes are not redeemable for cash. No transfer or substitution of the prize(s) is permitted, except by Sponsor in its sole discretion.

TOTAL PRIZE value of all prizes is APPROX \$65,000.

**DECISIONS.** Determination of the winner will be made by a staff member of Allegacy, whose decision is final. Allegacy will report all Prize winnings to the appropriate state and federal agencies as required by applicable law.

**TAXES.** All taxes, fees, surcharges or liabilities relating to a Prize are the sole responsibility of the Prize Winner. Payment of any federal state or local taxes will be the obligation of the Prize Winner, and any costs not specifically identified herein are the responsibility of the Prize Winner.

**GENERAL CONDITIONS.** Allegacy reserves the right to cancel or modify the Raffle if fraud, technical failures, illicit activity, or any other factor beyond its reasonable control impairs the integrity of the Raffle, as determined by Allegacy in its sole discretion. Allegacy reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the raffle or to be acting in violation of these Official Rules or those of any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the raffle may be a violation of criminal and civil law, and, should such an attempt be made, Allegacy reserves the right to seek damages from any such person to the fullest extent permitted by law. Allegacy's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. All Federal, State and Local laws and regulations apply.

**LIMITATIONS OF LIABILITY.** Allegacy and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Raffle; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Raffle; (4) technical or human error which may occur in the administration of the Raffle or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Raffle or receipt or use or misuse of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Raffle, provided that if it is not possible to award another entry due to discontinuance of the Raffle, or any part of it, for any reason, Sponsor, at its discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. No more than the stated number of prizes will be awarded.

**RELEASE.** By receipt of any prize, each winner agrees to release and hold harmless, Allegacy and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Raffle or receipt or use or misuse of any prize.

**WINNERS LIST.** A list of winners will be available after April 21, 2018. For a copy, please send a self-addressed, stamped envelope to Allegacy Federal Credit Union, Attn: "50 Years \$50,000 Giveaway Raffle, WINNER LIST", P.O. Box 26043, Winston Salem, NC 27114-6043.

**OFFICIAL RULES.** For a copy of the Official Rules, please send a self-addressed, stamped envelope to Allegacy Federal Credit Union, Attn: "50 Years \$50,000 Giveaway Raffle, OFFICIAL RULES", P.O. Box 26043, Winston Salem, NC 27114-6043.

**SPONSOR.** Allegacy Federal Credit Union (Allegacy), P.O. Box 26043, Winston-Salem, NC 27114-6043.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Allegacy Federal Credit Union has contracted with CFS to make nondeposit investment products and services available. The following words need to be in bold on all Allegacy Investment group pages where this disclosure is placed. (They are currently not in Bold) are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. To learn more about the professional history of our financial advisor(s), please visit FINRA's BrokerCheck

\*\*Blue Apron, Apple and the YMCA are not sponsors of the 50 Years \$50,000 Giveaway Raffle and are in no way affiliated with the Raffle.