



SOUTH CAROLINA
FEDERAL
CREDIT UNION

OFFICIAL RULES: Prize Giveaway Kids Club Account Ages 0-12 Youth Week 2013

Eligibility for Promotion:

1. Participation is limited to U.S. residents.
2. Kids Club Account Participant must:
 - Have an existing or new membership at South Carolina Federal Credit Union ("Credit Union")
 - New Members must qualify for membership and an account:
 - Must be 0-12-years-old on April 21, 2013
 - Must qualify for a Kids Club Savings account dependent on applicant's qualified joint owner credit worthiness
 - Comply with the South Carolina Federal's policies and procedures
 - Not have a charged off or past delinquency of any kind including any joint ownership. Any joint ownership account where the participant is not the primary account holder, must be in good standing. Good standing is defined as, but not limited to, the following at the time of account qualification:
 - Positive balance in all joint share accounts
 - No past due loans or collections on any joint share or loan account
 - No credit union restrictions on individual applicant
3. Immediate family members of employees are eligible.
4. Miscellaneous prizes with value no greater than \$5 for this promotion are based upon new or existing Kids Club members making a deposit of \$10 or more during the week of April 21 – 27, 2013. By taking part in this promotion you agree to be bound by these Official Rules. The Promotion period begins on April 21, 2013, and ends on April 27, 2013 or at any time determined by South Carolina Federal or while supplies last, and applies to deposits made to Kids Club accounts during this period. These official rules are subject to change without notice. **Cannot be combined with any other credit union offer.**
5. By accepting the prize, the member consents to the use of his/her name and photograph or likeness for advertising and promotional services without additional compensation. The name of the prize winner may be posted at all Credit Union branches and may be published in the Credit Union's newsletter and other information resources (including the Credit Union's website or at YoungFreeSC.com which is powered by South Carolina Federal Credit Union).
6. Void where prohibited by law. All federal, state and local laws and regulations apply.
7. **Release of Claims:** All members, their relatives, and persons who as a result of this promotion awarded by the Credit Union, and such persons' heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of these prizes, including personal injury or death.

LIFESIMPLIFIED™

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scfederal.org