



**SOUTH CAROLINA
FEDERAL**
CREDIT UNION

OFFICIAL GUIDELINES – Financial Check-up \$1,000 Gift Card Giveaway

1. No purchase is necessary. Limit one entry per member.

2. Prize Giveaway:

One South Carolina Federal Credit Union member (giveaway participant) will win a \$1,000 Gift Card.

3. Eligibility for Giveaway:

- Participation is limited to U.S. residents.
- Any South Carolina Federal Credit Union Members in good standing which is defined as, but not limited to, the following at the time of prize giveaway:
 1. Positive balance in all joint share accounts
 2. No past due loans or collections on any joint share or loan account
 3. No credit union restrictions on individual applicant
 4. Must comply with South Carolina Federal's policies and procedures
- Employees, volunteers and related account may not participate.

4. Entry:

Entry for this prize promotion is based upon agreeing to a short (approximately 5 minute) Financial Check-up. During this check-up the member will be asked a few basic questions and provided with suggested products and services. Upon conclusion of the financial check-up the entry form will be completed and submitted to Marketing. By submitting any entry, you agree to be bound by these Official Guidelines. The \$1,000 Gift Card entry period begins on 10.1.2013 and ends on 12.31.2013 and applies to entries actually received by the Credit Union during this period. Alternative method of entry: If you do not wish to participate in a financial check-up or do not have time to do so, you can turn in a completed entry form to the branch staff or mail to South Carolina Federal Credit Union, Attn: Marketing, PO Box 190012, North Charleston, SC 29419-9012.

5. Notification:

The winner will be notified by 1.15.2014 by the phone number associated with the member's account number. If phone contact is not successful, notification will be sent to the mailing address associated with the member's account number.

6. Release of Claims:

All winners, and members of any winner's household, relatives and persons who use any prize awarded by South Carolina Federal Credit Union, and such persons' heirs, assigns, executors, and administrators release and exempt South Carolina Federal Credit Union and its officers, directors, employees and agents from any and all claims, actions, demands, and damages which they have now or anytime in the future arising from the use of the giveaway awarded. Recipients release all parties from any of the above mentioned liabilities. This offer is void where prohibited by law. All federal, state, and local laws and regulations apply. These Official Guidelines shall be interpreted by and governed in accordance with the laws of the State of South Carolina. Giveaway winners are responsible for all federal, state, local or other taxes or assessments that may be associated with or imposed upon the winner.

7. Participation:

By accepting the \$1,000 Gift Card, the member consents to the use of his/her name and photograph or likeness for advertising and promotional services without additional compensation. The names 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 smpsc.com (which is powered by South Carolina Federal Credit Union)). By participating, entrants agree to be bound by these Official Guidelines. These official guidelines are subject to change without notice.