



Official Rules –100th Anniversary: Home Loan Sweepstakes

No purchase necessary to enter or win. A purchase will not increase your chances of winning.

Sweepstakes Period: June 1, 2022-December 31, 2022

1- **Sponsor:** Align Credit Union

2- **Eligible Participants:** US citizens or US resident aliens, or nonresident aliens subject to US taxes who are 18 years of age or older.

3- **Eligibility for promotion:** All Align Credit Union members in good standing who obtain a new first mortgage (owner occupied) funded by Align or the refinancing of previously obtained, non-Align mortgage receiving funding from Align during the promotion period will automatically receive one (1) entry into a random drawing respective of the month the loan was closed. All Align Credit Union members in good standing who obtain a new home equity loan or line of credit funded by Align or the refinancing of previously obtained, non-Align home equity line or line of credit receiving funding from Align during the promotion period will automatically receive one (1) entry into a random drawing respective of the month the loan was closed. Manual entries: All other entries will be entered in the drawing to win one of the prizes upon receipt of a written entry on a 3 x 5 piece of paper setting forth the entrant's name, address telephone number, and member number. One entry per envelope for entries that are not automatic; no photocopied or mechanically reproduced entries accepted; and Align Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. Only one manual entry will be accepted per account. For automatic entries: If the account is a multiple party account, the entry will be based on the primary account owner. No purchase necessary. Limit one (1) entry per participant.

4- **Drawing:** A total of fourteen (14) random drawings will be held at Align Credit Union for the 100th Anniversary: Home Loan Sweepstakes. Seven (7) drawings for owner occupied first mortgages (valued at \$150.00 each) and seven (7) drawings for Home Equity Loans & Lines of Credit (valued at \$100.00 each); one on each of the following dates:

- For loans funded in June 2022, a random drawing will be held on July 1, 2022
- For loans funded in July 2022, a random drawing will be held on August 1, 2022
- For loans funded in August 2022, a random drawing will be held on September 1, 2022
- For loans funded in September 2022, a random drawing will be held on October 3, 2022
- For loans funded in October 2022, a random drawing will be held on November 1, 2022
- For loans funded in November 2022, a random drawing will be held on December 1, 2022
- For loans funded in December 2022, a random drawing will be held on January 3, 2023

Each drawing for owner occupied first mortgages will be for one (1) \$150 Lowe's gift card. Each drawing for Home Equity Loans & Lines of Credit will be for one (1) \$100 Lowe's gift card. No entries will be accepted after 11:59pm EST on December 31, 2022. Winners need not be present to win. Winners will be notified via phone or email. Winner must claim prize within thirty (30) days of notification or prize will be forfeited and awarded to an alternate winner.

5- **Eligibility Exceptions and General Terms:** Employees, members of the Board of Directors and volunteer officials of the Credit Union are ineligible. Sweepstakes void where prohibited or restricted by law. Federal, state and local taxes are the sole responsibility of the prize winners. Sweepstakes is subject to all applicable federal, state and local laws and regulations. No substitutions or transfers of prize permitted except at the sole discretion of the sponsor.

6- **Entrants Agreement:** By participating, entrants agree to these official rules and accept decisions by Align Credit Union as final. Entrants also agree to the use of their name and /or photograph in any Credit Union publication or web site if chosen to be the winner.

7- **Winner Requirements:** The credit union may require that the winner sign an Affidavit of Eligibility and Liability Release form. The winner must return the Affidavit to the credit union within fourteen days after prize notification or prize will be forfeited and awarded to an alternate winner. The prize winner may not transfer their prize to any other party prior to acceptance.

8- **Limitation of Liability:** Align Credit Union is not responsible for printing or typographical errors in any sweepstakes related materials; stolen, lost, late, misdirected, damaged, incomplete or illegible entries; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. The Credit Union reserves the right to cancel or modify the sweepstakes if fraud or technical failures compromise the integrity of the sweepstakes as determined by Align Credit Union in its sole discretion.

9- **Consumer Disclosure:** Odds of winning dependent upon the number of eligible entries received. The credit union will award a total of \$1,750 in drawings.

10- **Winners Listing:** The winner may be featured in a future issue of the credit union newsletter and /or Align Credit Union's website or social media pages. To obtain a winners list, send a stamped, self-addressed envelope to: 100th Anniversary: Home Loan Sweepstakes, PO Box 7008, Lowell, MA 01852, Attn: Marketing Department after the end of the sweepstakes.