

Season of Surprises Sweepstakes – Official Rules & Qualifications

1. Eligibility: All Gulf Coast Educators FCU Members in good standing are eligible. Good standing is defined as a member whose loans are up to date, and account balance must be within courtesy pay limit. GCEFCU reserves the right to cancel this promotion at any time for any reason. No purchase or obligation necessary to enter or to receive any prize. Entrants must be legal U.S. residents and 18 years of age or older at time of entry in the sweepstakes. Prize is non-transferable. Sweepstakes is subject to all applicable federal, state and local laws and regulations and is void where prohibited by law.

2. PROMOTIONAL PERIOD: The Sweepstakes dates are November 1, 2024 – December 31, 2024.

3. TWO WAYS TO ENTER: 1: During the promotion period, eligible members who perform at least one transaction of a minimum of \$5.00 on their Gulf Coast Educators FCU debit card will be automatically entered in the sweepstakes drawing for that week. The prize will be \$250.00. 2: To enter the sweepstakes without performing a debit card transaction, clearly print your name, address, telephone number and the words “Season of Surprises Sweepstakes” on a 3” x 5” card and mail the card to: Season of Surprises Sweepstakes, Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Entries must be mailed in order to be received by sponsor on or before the last day of each week in the sweepstakes deadline for the prize drawing. Sponsor is not responsible for misdirected, damaged, illegible, postage-due or incomplete entries not received by the deadline. Members may mail as many entry cards as they wish. MEMBERS WHO ARE ENTERED AUTOMATICALLY BY PERFORMING A DEBIT CARD TRANSACTION AS DESCRIBED ABOVE AND MEMBERS WHO ENTER BY MAIL SHALL HAVE THE SAME ODDS OF WINNING.

4. GENERAL CONDITIONS: By participating, you agree to be fully and unconditionally bound by these Official Rules & Qualifications, and you represent and warrant that you meet the eligibility requirements set forth herein. Decisions made by Sponsor are final. You and your entries may be disqualified if you attempt to circumvent the Official Rules & Qualifications. The sweepstakes is subject to all applicable federal, state and local laws. Winners who are of legal age, by entering the sweepstakes, agree to grant the Sponsor the right to print, publish, broadcast and use, in any media including, but not limited to, the World Wide Web, at any time or times, their names and pictures for Sponsor’s advertising and promotional purposes without additional consideration. Further, by accepting a sweepstakes prize, winners agree to release Sponsor from any and all liability arising from acceptance, possession, use loss or misuse of the prize.

5. DRAWING: Eligible entries automatically generated and will be eligible for a chance to win \$250.00. Entries received by the deadline by mail will be eligible for a chance to win \$250.00. Prize to be given on each Friday during the promotion period. The weekly prize drawings will be held on the following dates at the Sponsor's main office at 5953 Fairmont Parkway, Pasadena, Texas by 4:00 pm CST: November 8th, 15th, 22nd, and 29th. December 6th, 13th, and 20th, 2024.

6. ODDS OF WINNING & TAX LIABILITY: Odds of winning depend on the total number of entries automatically generated and those received by mail by 5:00 pm CST on the sweepstakes deadlines. Deadline for Eligible entries automatically generated during the promotional period is every Thursday by 11:59 pm. Need not be present to win. Prize winner is responsible for any and all applicable federal and state income taxes associated with the awarding of the prizes. Sponsor may be required to file a 1099- MISC tax form for each winner for the value of the prize. The cash value of the prize may be required on the federal tax return of the winners as taxable income. Please consult your tax advisor.

7. WEEKLY PRIZE DESCRIPTION: Winners will receive \$250.00 in a cash deposit into their account.

8. WINNER NOTIFICATION: Winners of the Weekly Prize will be notified by telephone and/or e-mail and will be required to complete, sign and return a Sponsor-supplied Affidavit of Eligibility/Liability Release/Publicity Release form within 14 days of being informed they are the winner. Failure to do so will result in forfeiture of the prize and a new winner will be selected by random drawing from all eligible entries. Sponsor shall have no liability for the winner's failure to receive notices due to winners' spam, junk e-mail or other security setting or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is found to be ineligible, fails to claim their cash prize within 14 days from the time an award notification was sent to winner, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited, and an alternate winner selected.

9. PUBLICITY: Each winner agrees to permit Sponsor to utilize his/her name and likeness in promotional and other Sponsor materials, without additional compensation or permission, except where prohibited by law.

10. LIMITATIONS OF LIABILITY: Sponsor is not responsible for any injury, loss or damage or any other liability of any kind resulting from use of a prize won from Sponsor in this sweepstakes. The promotion and drawing are governed by these Official Rules & Qualifications and the laws of the State of Texas. Any dispute regarding the sweepstakes shall be resolved only in a state or federal court location in or near Pasadena, Texas.

11. WINNER'S NAME: For the name of the weekly winners, send a stamped, self-addressed envelope to: Season of Surprises Sweepstakes, Gulf Coast Educators Federal Credit

Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Requests for the list of winner's names must be received by January 4th, 2025.