



In-School Banking \$100 Giveaway Official Rules 2018

For the purpose of these Official Rules, the sponsor of this contest, Carolina Trust Federal Credit Union, may be referred to as "the Credit Union," "Carolina Trust," or "CTFCU."

1. The "In-School Banking \$100 Giveaway" is open to individuals under the age of 17 who attend participating schools during the 2018-2019 school year. In order to be automatically entered in the "In-School Banking \$100 Giveaway," individuals under the age of 17 who attend participating schools must open a CTFCU Goal Club youth savings account and complete at least one (1) In-School Banking deposit during September 1, 2018 – May 15, 2019. There will be two (2) winners; each winner will receive \$100 and will be randomly selected on Monday, May 20. Limit one entry per deposit during each In-School Banking visit. There will be a total of nine (9) In-School Banking visits at participating schools during the 2018-2019 school year.

In order to be automatically entered in the "In-School Banking \$100 Giveaway," participating individuals must open a CTFCU Goal Club youth savings account and complete at least one (1) In-School Banking deposit during September 1, 2018 – May 15, 2019. Winners will be announced on Friday, May 24, 2019.

Participants who meet the promotional criteria during the September 1, 2018 - May 15, 2019 timeframe will receive an automatic entry.

Carolina Trust accountholders and non-accountholders are eligible to enter the contest. Since participants and winners will be younger than age 18, a prize release must be signed by a parent or legal guardian of any winner. If the parent/guardian refuses to provide consent to accept the prize award, then, at the Credit Union's discretion, the prize may be awarded to an alternate winner. On Monday, May 20, 2019, two (2) winners will be randomly selected as the recipients of \$100 each. Winners will be announced on Friday, May 24, 2019. If the winner is a member, the money will be deposited to the member's Goal Club savings account; otherwise, the prize will be awarded in the form of a check. Carolina Trust Federal Credit Union is not required to report contest winnings less than \$600 to the IRS as taxable income.

NO PURCHASE NECESSARY. While individuals are strongly encouraged to open a Goal Club youth savings account and complete In-School Banking deposits during September 1, 2018 – May 15, 2019, no such action is required for eligibility. Individuals age 17 and younger who wish to qualify for this contest may submit a 3" x 5" piece of paper to the Credit Union with the following information: name, date, current age, daytime contact number, mailing address, email address (if applicable), and the words "In-School Banking \$100 Giveaway." In order to be eligible for the drawing(s), a post card entry must be received by 5:00pm EST on Wednesday, May 15, 2019. Entries will become the property of CTFCU and will not be returned. Limit one entry per person.

2. **Eligibility:** Contest is open to legal residents of the 50 United States and the District of Columbia, age 17 and younger as of September 1, 2018. Carolina Trust employees, the immediate family members of CTFCU employees and Board members, or persons living in their households, whether related or not, are ineligible. Void where prohibited or restricted by law. The contest is subject to all applicable federal, state, and local laws and regulations.
3. **Drawing:** A total of two (2) entries will be randomly selected from all eligible entries by Carolina Trust representatives after 3pm EST on Monday, May 20, 2019. The random drawing will be held at Carolina Trust Federal Credit Union, 1010 21st Ave N, Myrtle Beach, South Carolina, and winners will be announced on Friday, May 24, 2019.
4. **Odds:** Actual odds of winning depend upon the total number of eligible entries received.
5. **Prizes:** There are a total of two (2) prizes to be awarded. Each prize is \$100. Total value of prizes equals \$200. If the winner is a Carolina Trust member, then the \$100 prize will be deposited to the member's savings account; otherwise, the prize will be awarded in the form of a check.
6. **Prize Restrictions:** Prize is non-transferable. No substitution of prize permitted. Federal, state, and local taxes, if required, are the responsibility of the winning participant. Limit one entry per qualifying loan per person.
7. **Prize claims:** The winner will be notified by phone, and if not a member of the Credit Union, will be required to provide proof of legal resident eligibility. If the prize or prize notification is unclaimed or returned as undeliverable after 10 days, then the prize may be forfeited and awarded to an alternate winner.
8. **Additional Terms:** By entering the contest, the participant agrees to be bound by the contest rules and release CTFCU, its employees, agents, partners and business affiliates from any liability, claims or damages arising out of their participation in the contest and the acceptance, use, misuse, or possession of a prize. The contest winners' full names and hometowns may be used for advertising and publicity purposes without compensation.
9. **Limitation of Liability:** CTFCU is not responsible for printing, typographical, human or other errors in any contest-related materials; for stolen, lost, late, incomplete or illegible entries; or for entries that are lost, misdirected, or fail to be delivered; or are processed, reported, or transmitted late for any reason, including computer, paper transfer, or human error, or electronic or computer malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this contest is not capable of running as planned and any cause should corrupt or affect the administration, security, fairness, integrity, or proper conduct of this contest, CTFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the contest and, at its sole discretion, award prizes from among all eligible, non-suspect entries validly received prior to the action requiring such modification. This contest is governed by the laws of the State of South Carolina, and federal law, to the extent applicable, and the contest is void where restricted or prohibited by other state law.
10. **CONSUMER DISCLOSURE:** NO PURCHASE, OBLIGATION, OR MEMBERSHIP NECESSARY TO ENTER OR WIN. MEMBERSHIP OR ACCOUNT ACTIVITY WILL NOT INCREASE YOUR ODDS OF WINNING. There are two (2) prizes to be awarded. Each prize is \$100. All entries must be received by 5:00pm EST on Wednesday, May 15, 2019. This contest ends Wednesday, May 15, 2019. Carolina Trust Federal Credit Union is the sponsor of this contest.