



“CCU Coin-Toss Kid” Sweepstakes Official Rules 2019

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

1. The 2019 “CCU Coin-Toss Kid” sweepstakes is open to parents/guardians age 18 or older as of Monday, August 5, 2019 and their child(ren) ages 5 – 13. Parent or legal guardian may enter your child in the sweepstakes by going to www.carolinatrust.org and completing the online contest form. There will be six (6) winners; each winner will be randomly selected on

- Thursday, August 15
- Thursday, August 29
- Thursday, September 26
- Thursday, October 17
- Thursday, October 24
- Thursday, November 14

Limit one (1) entry on behalf of each child during sweepstakes period.

In order to be automatically entered in the 2019 “CCU Coin-Toss Kid” sweepstakes, parent or legal guardian of participant must complete an online contest form at www.carolinatrust.org before 5pm on

- Wednesday, August 14
- Wednesday, August 28
- Wednesday, September 25
- Wednesday, October 16
- Wednesday, October 23
- Wednesday, November 13

Winners will be announced the next business day following the random prize drawing on

- Friday, August 16
- Friday, August 30
- Friday, September 27
- Friday, October 18
- Friday, October 25
- Friday, November 15

If the winning participant cannot be contacted within one (1) business day, then at the Credit Union’s discretion, the prize may be awarded to a qualifying alternate.

After 11am EST on Thursday, August 15; Thursday, August 29; Thursday, September 26; Thursday, October 17; Thursday, October 24; and Thursday, November 14, one (1) entry will be randomly selected to receive the CCU Coin-Toss Kid Prize Pack. The winners will be announced the next business day following the random prize drawing. Carolina Trust Federal Credit Union is not required to report contest winnings less than \$600 to the IRS as taxable income.

NO PURCHASE NECESSARY. Parents/guardians age 18 or older as of Monday, August 5, 2019 and their child(ren) ages 5 – 13 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 and age of parent/guardian, name and current age of child, date, daytime contact number, mailing address, email address (if applicable), and the words “CCU Coin-Toss Kid.” In order to be eligible for the drawing(s), a post card entry must be received by 5:00pm EST on Wednesday, August 14; Wednesday, August 28; Wednesday, September 25; Wednesday, October 16; Wednesday, October 23; and Wednesday, November 13. Entries will become the property of CTFCU and will not be returned. Limit one (1) entry on behalf of each child during sweepstakes period.

2. **Eligibility:** Contest is open to parents/guardians age 18 or older as of Monday, August 5, 2019 and their child(ren) ages 5 – 13 who are legal residents of the 50 United States and the District of Columbia. 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:** One (1) entry will be randomly selected from all eligible entries by Carolina Trust representatives after 11am EST on each of the following days: Thursday, August 15; Thursday, August 29; Thursday, September 26; Thursday, October 17; Thursday, October 24; and Thursday, November 14. 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 the next business day following the random prize drawing.
4. **Odds:** Actual odds of winning depend upon the total number of eligible entries received.
5. **Prizes:** There are a total of six (6) prize packages to be awarded. Each prize package consists of four (4) tickets to a CCU football game, one (1) parking pass, an autographed Coastal Carolina University football, and the opportunity to accompany the team captains and referees for the official pre-game coin toss at the game.
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 (1) entry on behalf of each child during sweepstakes period.
7. **Prize claims:** The winner will be notified by phone. Fulfillment agent must speak with the person named on the potentially winning entry, who must be a parent or legal guardian of the potential winner. If the prize or prize notification is unclaimed or returned as undeliverable after one (1) business day, 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 six (6) prize packages to be awarded. Each prize package consists of four (4) tickets to a CCU football game, one (1) parking pass, an autographed Coastal Carolina University football, and the opportunity to accompany the team captains and referees for the official pre-game coin toss at the game. All entries must be received by 5:00pm EST on Wednesday, November 13, 2019. This contest ends Wednesday, November 13, 2019. Carolina Trust Federal Credit Union is the sponsor of this contest.