

“Great Loan Giveaway” Promotion

Official Rules

- No purchase is necessary. Membership is not required to participate in the prize drawing.
- Must be 19 years old or older to enter.
- Automatic entry will occur when a new loan application for the 24-month term personal loan is approved during the promotion period. The approved loan must be closed and funded by the date of the random drawing. If there are multiple borrowers on a loan, entry will be based on the first party named on the account in question.
- Existing loans with Alabama Teachers Credit Union are not eligible for this offer. If a member chooses to refinance an existing loan by obtaining a new 24-month term personal loan during the promotion period it will not be eligible for automatic entry.
- The promotion period will begin Monday, August 24, 2020 and end Thursday, December 31, 2020. The Credit Union’s business hours are Monday, Tuesday, Thursday and Friday from 9:00 am-4:45 pm CST, and Wednesday from 9:00 am-1:00 pm CST. Lobbies may be closed during the promotional period due to COVID-19, but applications can still be submitted by contacting a lender at 1-800-470-0704, via the night drop or drive through, or by applying online at www.atcu.com.
- Manual entry will occur upon the Credit Union’s receipt of a written entry on a 3x5 piece of paper setting forth the entrant’s name, address, telephone number, and (if applicable) member/account number. One entry per envelope. No photocopied or mechanically reproduced entries will be accepted. The Credit Union is not responsible for lost, late, erroneously delivered, incomplete or postage-due entries. Manual entries may be mailed to: ATCU, Attn: Marketing, PO Box 1400, Gadsden, AL 35902.
- By submitting any entry you agree to be bound by these Official Rules. Employees of the Credit Union and their immediate family members residing in a single household are not eligible. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner will be chosen.
- The Credit Union will award a total of one (1) prize consisting of the following:
 - If the randomly selected winner is a member that obtained a new loan, Alabama Teachers Credit Union will award the winner one thousand dollars (\$1,000.00). The award will be paid in lump sum by deposit to the member’s share account.
 - If the randomly selected winner entered by manual entry and is not a member that obtained a new loan during the promotion period, a lump sum prize will be awarded in the amount of one thousand dollars (\$1,000.00).
- The terms of this promotion do not supersede any term or condition described in the Loan and Security Agreements and Disclosure Statement.
- The winner will be chosen by random drawing from all eligible entries on Monday, January 4, 2021.
- To claim the prize, the winner must sign and return a release and an affidavit of eligibility and publicity release to the Credit Union within 14 days of notification, or prizes will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid. Void where prohibited by law. All federal, state, and local laws and regulations apply.
- The winner accepts responsibility for all federal, state, local or other taxes or other assessments that may be associated with or imposed as a result of this promotion.
- The winner, members of any winner’s household, relatives and persons who use any prize awarded by the Credit Union, and such persons heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.
- By accepting the prize, the winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation. The name (and photograph, as applicable) of the prize winner will be posted in all Credit Union branch locations and included in other informational resources and advertisements such as the Credit Union’s website, social media, digital signage, etc. The winner will be selected in a random drawing from among the eligible entrants received as of end of business on Monday, January 4, 2021. The selection of a winner hereunder will be final.