

Holiday Loan Promotion 2022 Official Rules

- Participants must be at least 18 years or older and U.S. residents.
- No purchase is necessary. Purchase or signing up for any products or services will not increase the chances of winning. Membership is not required to participate in the prize drawing.
- Automatic entry will occur when a holiday loan application 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 are not eligible for this offer. If a member chooses to refinance an existing holiday loan by obtaining a new holiday loan during the promotion period, it will not be eligible for automatic entry.
- 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, email address, 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.
- The promotion period will begin Saturday, October 15, 2022, and end Friday, December 23, 2022. The Credit Union's business hours are Monday, Tuesday, Thursday, and Friday from 9:00 am – 5:00 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 thru, or by applying online at atcu.com.
- 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) grand prize, an electronic Starbucks Gift Card. The prize is valued at approximately six hundred dollars (\$600.00). The winner will be chosen by random drawing from all eligible entries on Tuesday, December 27, 2022. The selection of winners hereunder will be final.
- The prize must be claimed in writing. In order to claim the prize, the winner must provide ATCU with the following information within fourteen (14) days of notification:
 - Name
 - Mailing Address
 - Email Address
 - Social Security Number

This information is not for use by ATCU for marketing purposes or otherwise. Failure to cooperate in providing the required information above will result in forfeiture of the prize. The prize will be awarded only if entrants comply with these Official Rules. No other consideration will be paid. Void where prohibited by law. All federal, state, and local laws and regulations apply.

- The terms of this promotion do not supersede any term or condition described in the Loan and Security Agreements and the Disclosure Statement.
- The prize winners accept responsibility for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon them for any prize in this promotion.
- Any 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 may be posted in all Credit Union branch locations, published in the Credit Union's newsletter, and included in other informational resources and advertisements such as the Credit Union's website, digital signage, social media, etc.