

CTCU \$2,000 New Membership Contest

Official Rules

All entries must meet the following requirements:

OFFER: CTCU will give away \$2,000 to one new member who opens a checking account, or a referring member or alternative entry at the close of the promotion period.

PROMOTION PERIOD: July 19 – September 30, 2017

DRAWING DATE: October 2, 2017

ELIGIBILITY: This contest is open to all persons who are 18 years of age or older and in the field of membership of CTCU. CTCU membership is not required. CTCU employees, their immediate family members, CTCU volunteers and board members are not eligible. Only individual persons may participate; no entry or participation from any corporation or other entity shall be accepted or considered valid. This contest is void outside the eligibility area and where otherwise prohibited by law. By participating in this contest, each participant accepts the conditions and terms of these official rules.

PROCESS OF ELIGIBILITY: Participants must become a new CTCU member with a share and checking account during the promotional period or a current member refers someone during promotional period who becomes a member. Each referral resulting in a new member represents an entry. Alternative non membership entry also qualifies to win.

Alternatively, entry is available by hand-printing your name, address, phone number and email address on a 3x5 card at Community Trust Credit Union, 1313 Skokie Highway, Gurnee, IL 60031. Attention: Marketing Director. ALL information must be completed to become eligible. Limit of one entry per individual. Written entry must be received during promotion period. Entry information will not be sold.

NO PURCHASE NECESSARY TO ENTER OR WIN GIVEAWAY: All entry forms must be complete and accurate to qualify, and no changes are permitted once submitted. All information submitted becomes the property of CTCU and will not be acknowledged or returned. All submissions must be received during the promotion period.

WINNER NOTIFICATION: Winners will be notified within 1 week of close of promotion. The potential winner will be contacted via email, phone or Facebook message/post and must respond within 72 hours to claim the prize. Otherwise the prize will be forfeited. The potential winner agrees, as allowed by law, to allow CTCU and its representatives the right to use his or her name, hometown, likenesses, biographical information and prize information for advertising, promotion and publicity purposes worldwide in perpetuity in all media without additional compensation. The potential winner must fulfill all the terms of these Official Rules as a condition to being awarded the prize. CTCU expressly reserves the right to delay the announcement of the winner for technical or any other reason deemed necessary. Prize is subject to taxation.

RESTRICTIONS: The CTCU \$2,000 Refer a Friend contest is subject to change and/or cancellation at any time by CTCU without notice. Not valid by where prohibited by law. CTCU is not responsible for technical, hardware or software malfunctions, lost or unavailable network connections, undeliverable

email, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications, telephone, telephone line or other telephone related problems or errors, whether caused by the sender or by any of the equipment or programming associated with or utilized in this contest, or by any human error which may occur in the processing of the contest, or if technical difficulties compromise the integrity of either, CTCU reserves the right to terminate the contest or to modify it in a manner deemed appropriate by the credit union.

DISCLAIMER/RELEASE OF LIABILITY: Participation in this contest is done so at your own risk. By entering, you agree to release CTCU and their respective parents, subsidiaries, affiliates, directors, officers, employees and agents from any liability for injuries, loss or damages from your participation in this promotion.

PRIVACY POLICY: Any personal information supplied by you to CTCU will be subject to its specific privacy policies.

SPONSOR: Community Trust Credit Union, 1313 Skokie Highway, Gurnee, IL 60031.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER TO WIN THIS CONTEST. PRODUCT PURCHASE WILL NOT ENHANCE CHANCES OF WINNING A PRIZE.