

## Mercy Credit Union – September Loan Special – Drawing Rules

### Sportsman Cooler Drawing

1. **ENTRY:** No purchase necessary to enter or win.. Entries not received during the entry period will not be considered eligible for the Contest.
2. There will be one drawing for a Sportsman cooler. One entry per person.
3. **PRIZE:** There is one (1) prize of a Sportsman cooler. Prize will be given to the winner by October 21, 2016.
4. **WINNER SELECTION:** One winner will be selected in a random drawing from all eligible entries received during the entry period. The drawing will be on October 12, 2016. The Winner will be notified via email or phone before or on October 13, 2016, to the email address or phone number provided at the time of loan application. Odds of winning will depend on the number of eligible entries received.
5. **GENERAL CONDITIONS:** Contest entrants agree to abide by the terms of these Official Rules, which are final on all matters pertaining to this Contest. The prizewinner will be notified by October 13, 2016.
6. Entrants grant to Mercy Credit Union the right to use and publish their proper name online, in print or in any other media in connection with the Contest. Acceptance of a prize constitutes permission for Mercy Credit Union to use winner's names and likeness for advertising and promotional purposes without additional compensation unless prohibited by law. By entering, participants release and hold harmless Mercy Credit Union, its affiliates, directors, officers, employees, and agents from any and all liability for injuries, loss or damage of any kind arising from or in connection with the Contest or any prize won.
7. **PRIVACY:** Without limiting the generality of our usage rights under these rules, you also agree to the Mercy Credit Union Privacy Policy.
8. **CONDUCT:** Mercy Credit Union reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of this Contest or website; violates the Official Rules; or acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. **CAUTION: ANY ATTEMPT BY A CONTESTANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, MERCY CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH CONTESTANT TO THE FULLEST EXTENT PERMITTED BY LAW.**
9. **LIMITATIONS OF LIABILITY:** Mercy Credit Union is not responsible for any incorrect or inaccurate information, whether caused by website users or by any of the equipment or programming associated with or utilized in the Contest or by any technical or human error which may occur in the processing of submissions in the Contest. Mercy Credit Union assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or authorized access to, or alteration of, entries. Mercy Credit Union is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of e-mail or

players on account of technical problems or traffic congestion on the Internet or at any website or combination thereof, including injury or damage to participants or to any other person's computer related to or resulting from participating or downloading materials in this Contest. If, for any reason, the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, natural disasters or other causes beyond the control of Mercy Credit Union which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, Mercy Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Contest.