



ADVANTAGE CHECKING CONTEST DISCLAIMER

Eligibility: The \$500 giveaway is open only to Firefighters Community Credit Union members in good standing, who are Advantage Checking account holders and are 18 years of age, as of date of entry. Advantage Checking account holders must complete 12 transactions with their FFCCU debit card between 12/1/20 at 12:00am – 12/31/20 at 11:59pm. Employees and Board Members of Firefighters Community Credit Union and their immediate family members and/or those living in the same household of each are not eligible to participate in the giveaway. The giveaway is subject to all applicable federal, state, and local laws and regulations. [The \\$500 prize will be awarded as a deposit to the checking account of the winning member, and will be reported on winner's IRS form 1099-INT as interest. Void where prohibited.](#)

Winner selection and notification: The winner of the giveaway will be selected in a random drawing under the supervision of a Firefighters Community Credit Union executive teammate, on or around January 10, 2021. The winner will be notified via the email contact information associated with their member account, or if no email is given, via the phone number associated with their member account within five (5) days following the winner selection. Odds of winning depend on the number of entries received. Firefighters Community Credit Union shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail, or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the prize within 15 days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited, and an alternate winner selected.

Terms: Firefighters Community Credit Union reserves the right, in its sole discretion to cancel, terminate, modify or suspend the giveaway should (in its sole discretion) a virus, bugs, non-authorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the giveaway. In such case, Firefighters Community Credit Union may select the recipients from all eligible entries received prior to and/or after (if appropriate) the action taken by Firefighters Community Credit Union. Firefighters Community Credit Union reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the giveaway or website or violates these Terms & Conditions. Firefighters Community Credit Union has the right, in its sole discretion, to maintain the integrity of the giveaway, to void entries for any reason, including, but not limited to; multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by giveaway rules; or the use of bots, macros or scripts or other technical means for entering. Any attempt by an entrant to deliberately damage any web site or undermine the legitimate operation of the giveaway may be a violation of criminal and civil laws and should such an attempt be made; Firefighters Community Credit Union reserves the right to seek damages from any such person to the fullest extent permitted by law.

Consent to Publicity and Release: By entering the Sweepstakes, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a Prize without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless FFCCU, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publicity about the Sweepstakes.