

# Complete Sweepstakes Rules and Important Information

## SCCCU Your New Sleigh Awaits Auto Loan Sweepstakes November 21, 2022 - January 31, 2023

### NO PURCHASE NECESSARY

The Sweepstakes is open to Santa Cruz Community Credit Union (SCCCU) members and begins November 19, 2022 and ends January 31, 2023. There are two ways to enter the Sweepstakes:

1. *Automatic Entry:* When you obtain an auto loan through SCCCUCU, which includes loans on new or used autos and loans on street-legal motorcycles, through a purchase or refinance during the Sweepstakes period as a primary member of SCCCUCU; application for the auto loan must occur during Sweepstakes period, with funding occurring by February 6, 2023.
2. *By Mail:* To receive an entry, print your name, address, email address, the last three digits of your SCCCUCU membership number, and day and evening phone numbers on a 3" x 5" card, and mail it to: "SCCCUCU Your New Sleigh Awaits Auto Loan Sweepstakes, Attn: Marketing Department, 324 Front Street, Santa Cruz, CA 95060. Must be received within three calendar days of the last day of the Sweepstakes. Limit one mail-in entry per membership number and cannot be in addition to an automated entry through the financing of a qualifying SCCCUCU auto loan during the Sweepstakes period. In addition, limit one mail-in entry per stamped envelope. No mechanical reproductions or other automated means of entry are permitted. SCCCUCU is not responsible or liable for lost, stolen, mutilated, incomplete, illegible, misdirected, or non-delivered entries. All entries become the property of SCCCUCU and will not be returned.

The drawing will be held on or about two weeks after the end of the Sweepstakes period. Odds of winning depend upon the total number of eligible entries received.

The Grand prize will be awarded as follows: One winner will be drawn to win the next payment paid on the Auto Loan for which they received the automatic entry into the promotion—a minimum prize of \$50 and a maximum prize of \$750, based on the terms of the loan. The prize amount will be paid by the Credit Union directly to the loan for either the first payment or the next payment if the loan was closed in December and the member made the first payment already. If a mail-in entrant is drawn as a winner, he or she will have the choice of 1) being awarded the minimum prize of \$50 and that amount will be deposited into their SCCCUCU Savings account, or 2) funding a qualifying auto loan with SCCCUCU within 30 calendar days of prize notification and applying the maximum prize of up to \$750 for the first payment of that auto loan.