

## Sweepstakes Terms and Conditions

**Contestants must be 18 years or older to enter.** Due to State regulations, maximum payout will not exceed \$2,500. Winnings in excess of \$600 will be reported to the IRS. Winners should consult their tax advisor for guidance on how to file their return.

All entries must be received by 5:00 pm EST on Thursday August 29<sup>th</sup>, 2024, or they will not be included in the drawing. One winner will be drawn at random on Friday August 30<sup>th</sup>, 2024, and will be contacted by phone at the number provided at the time of entry and/or the contact number on file if the winner is a member of PeoplesChoice Credit Union. PeoplesChoice will make a maximum of three (3) phone calls to the winner. The winner will have forty-five (45) days to claim the prize. If the prize is not claimed within 45 days of the third phone call, a new winner will be chosen at random, and the process will continue until such time that the winner confirms their winnings.

By participating in this sweepstakes, each participant agrees to waive any and all claims for damages for death, personal injury, and loss of property or property damage that he or she may sustain as a result of his or her participation in the sweepstakes and/or the acceptance, use, or non-use of any prize.

No purchase is necessary to participate. Those who would like to enter the sweepstakes without purchasing entries can download and fill out the No Purchase Necessary Form below and deliver it to a local PeoplesChoice branch during business hours by 5:00 pm EST on Thursday August 29<sup>th</sup>, 2024. Limit is one (1) no-purchase entry per participant. Submitting an entry by any of the means provided constitutes acceptance of these rules.

PeoplesChoice Credit Union is not responsible for entries not received due to computer or internet issues.