



\$3,000 MONEY MAKEOVER GIVEAWAY OFFICIAL CONTEST RULES AND REGULATIONS

- 1. Introduction:** No purchase or service acquisition is necessary to enter. Need not be present to win. This promotion is subject to all applicable federal, state and local laws and regulations and is void where prohibited.
- 2. Eligibility:** All winners must be legal residents of Texas and 18 years of age or older at the time of entry. One entry per household. Limit one prize per household. Employees of Community Resource Credit Union, its affiliates and agencies and their immediate family members are not eligible to participate.
- 3. Entry:** All eligible members who complete a Money Makeover worksheet with a CRCU Personal Financial Officer during the promotion period will be entered into drawing. To enter drawing without completing a Money Makeover worksheet, clearly print name, address, telephone number and "CRCU Money Makeover" on a 3" x 5" card and hand deliver or mail to: Community Resource Credit Union, 2900 Decker Drive, Baytown, TX 77521. Entry must be received by 3 p.m. CST, March 31, 2017. Community Resource Credit Union is not responsible for illegible entries, mis-addressed, mis-directed, undelivered or damaged mail.
- 4. Timing:** The \$3,000 Money Makeover Giveaway runs from January 3, 2017 through March 31, 2017. Monthly drawings will occur during regular business hours (CST) on January 31, 2017, February 28, 2017 and March 31, 2017 at 2900 Decker Drive, Baytown, Texas.
- 5. Giveaway Process:** A total of three (3) \$1,000 prize drawings will be held from January 31 – March 31, 2017. All prize drawings will be made from all available entries at time of drawing at 2900 Decker Drive, Baytown, Texas. The first eligible entry for each drawing will win \$1,000. Non-winning entries will be rolled over into the next month's drawing. Winnings will be paid directly to creditor(s) of the winner's choice within the prize guidelines as outlined below. Prize winnings do not include gratuities or additional services. All federal, state and local taxes and other liabilities are the responsibility of the winner. All prizes will be awarded. Prizes are not transferable. Winners may be required to sign an Affidavit of Eligibility, a Release of Liability and an authorization for the use of his/her name, address, voice, picture or other likeness, without compensation for promotional purposes prior to receipt of prize.
- 6. Prizes:** A total of three (3) \$1,000 prizes will be awarded. Prize winnings must be used toward payment of winner's current unsecured debt. \$1,000 prize will be in the form of a check made payable to creditor of winner's choice based on criteria listed above. Odds of winning depend on number of total entries. Opening an account at Community Resource Credit Union does not increase your chances of winning.
- 7. Winner Notification:** Winners will be notified by telephone and/or by email.
- 8. Miscellaneous:** Under Federal Law, Community Resource Credit Union is required to report the taxable value of the awarded prizes to the Internal Revenue Service. Acceptance of the prize is



an acknowledgement of that requirement. By accepting the prize, winners agree to release Community Resource Credit Union from any and all liability related to acceptance, possession, use, loss or misuse of prize.

9. Winners List: A complete list of prize winners will be posted at Community Resource Credit Union at 2900 Decker Drive, Baytown, Texas.

10. This sweepstakes shall be void where prohibited.