

# SWIPE AND SIGN DRAWING OFFICIAL RULES

No Purchase or Obligation Necessary to Enter.

**AGREEMENT TO OFFICIAL RULES:** The Swipe and Sign drawing is available only to legal residents of the state of Michigan, ages 18 and older, and shall be governed by Michigan law. By participating in the Drawing, you agree to abide by and be bound by these Official Rules and the decisions of Public Service Credit Union, which shall be final and binding in all matters related to the Drawing.

**ELIGIBILITY:** The Drawing is open and offered only to individuals who are legal residents of Michigan, aged 18 or older at the time of entry. Employees and officials of Public Service Credit Union, their immediate families (parent, child, sibling, or spouse) and/or persons living in their household, and any other persons or entities associated with this Drawing (“Official Family”) are ineligible to enter the Drawing or win the prize. The Drawing is void outside of the state of Michigan and otherwise prohibited by law.

**SPONSOR/ADMINISTRATOR:** The Drawing is sponsored and administered by Public Service Credit Union, 7665 Merriman Road, Romulus, MI 48174 (“Sponsor”).

**HOW TO ENTER:** The entry period for the Drawing will be open from Wednesday, November 1, 2023 at 12 a.m., until Wednesday, January 31, 2024, at 11:59 p.m. Eligible persons can enter the Drawing by conducting a signature-based debit card transaction (no maximum entry) or by mailing an entry ticket or a letter containing their name, phone number, address, email address and age in a sealed envelope to Public Service Credit Union Branch Office, 7665 Merriman Road, Romulus, MI 48174. All mailed entries must be postmarked by January 31<sup>st</sup>, 2024.

Each completed signature-based debit card transaction will generate one (1) Drawing entry no maximum entry. Any mailed entry is limited to only one (1) entry per person and only one entry will be permitted using any name, phone number, address, phone number, email address, and age. Any attempt by any person to obtain more than one entry by using multiple/different phone numbers, names, identities, or any other methods will void that person’s entry(s) and the person will be disqualified from winning the Prize.

**CONDITIONS OF PARTICIPATION:** If for any reason the operation or administration of this Drawing is impaired or incapable of running as planned for any reason, including but not limited to (a) infection by computer virus, bugs, (b) tampering or, unauthorized intervention, (c) fraud, (d) technical failures, or (e) any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Drawing, the Sponsor reserves the right, in its sole and absolute discretion, to disqualify any person who tampers with the entry process, and/or to cancel, terminate, modify or suspend the Drawing in whole or in part, at any time, without notice and award the applicable prize using all non-suspect eligible entries received as of, or after (if applicable) such cancellation, termination, modification or suspension date, or in any manner that is fair and equitable and best conforms to the spirit of these Official Rules. Sponsor reserves the right, in its sole and absolute discretion, to disqualify any person deemed to be tampering or attempting to tamper with the entry process and/or acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner.

Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision of the Official Rules. Sponsor reserves the right to amend these Official Rules or discontinue the Drawing at any time.

**DRAWING AND NOTIFICATION:** Only one (1) prize will be awarded to one (1) winner. The winners will be selected by random drawing from all eligible entries received by the Sponsor whose decisions are final and binding. The prize drawing will be conducted on Friday, February 9<sup>th</sup>, 2024, at 12pm, and winners will be notified on Friday, February 9<sup>th</sup>, 2024, by 5 p.m. The winners will be contacted by the Sponsor at the telephone number or email address provided with the entry. If a potential winner cannot be contacted at the phone number or email address provided with the entry within three business (3) days after the first attempt to contact him/her, the Sponsor may select an alternate potential Winner in his/her place at random from the remaining entries.

**ODDS OF WINNING:** Odds of winning will depend on the total number of eligible entries received throughout the Drawing Period. All eligible Drawing entries shall have an equal chance to win the prize.

**PRIZES:** (1)- PlayStation 5

**PRIZE CONDITIONS:** The potential prize winners are required to sign a Media/Publicity Release and return same to Sponsor when prize is obtained, or the prize may be forfeited, and an alternate potential winner selected. In Sponsor's sole discretion, if a potential prize winner cannot be notified, or if a potential prize winner fails to return a completed required document within the specified time period, or if a potential prize winner is not in compliance with these Official Rules, then such person shall be disqualified, and an alternate winner will be selected for the prize at issue. The Sponsor reserves the right in its sole and absolute discretion to substitute the prize with another prize of equal or greater value in the event that the prize (or any component thereof) is not available as determined by the Sponsor in its sole and absolute discretion.

**TAXES AND TAX REPORTING:** Prize winners are solely responsible for all federal, state, and local taxes, and any expenses associated with the prize. Prize winners must provide all information necessary for Sponsor to make required tax reports. The failure of a prize winner to provide such information shall result in the prize being forfeited by the prize winner. **RELEASE AND HOLD HARMLESS:** By entering the Drawing and/or accepting a prize, the prize winner agrees to hold Sponsor and its officers, directors, employees, representatives, and agents harmless from any and all liability whatsoever in connection with the Drawing, including without limitation, legal claims, costs, injuries, losses or damages, demands with respect to (a) any errors that may prevent a person from submitting an entry; (b) unauthorized human intervention in the Drawing; (c) printing errors; (d) errors in the administration of the Drawing or the processing of entries; (e) injury, death, or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participation in the Drawing or receipt of any prize; (f) all claims based on publicity rights, defamation, use of image of likeness and/or breach of any right of privacy; or (g) any other claims or actions of any kind. Except where prohibited by law, acceptance of a prize constitutes a release by the prize winner of any and all claims in connection with the administration of the Drawing and the use, misuse or possession of any Prize. Sponsor is not responsible for any printing, typographical, mechanical, or other error in the administration of the Drawing or in the announcement of the prize.

**LIMITATION OF LIABILITY:** In no event will sponsor, its officers, directors, employees, representatives and agents be responsible or liable for any damages or losses of any kind (including without limitation, direct, indirect, incidental, consequential, exemplary or punitive damages) arising out of participation in this drawing or the acceptance, possession, use, or misuse of, or any harm resulting from the acceptance, possession, use or misuse of the prize.

**PUBLICITY AUTHORIZATION:** Sponsor may use any prize winner's name, photo, voice, likeness and/or city of residence for promotional purposes via any and all forms of media, in perpetuity, without further or additional notice, attribution, permission or compensation, except where prohibited by law. Prize winner agrees that his/her name and prize may be revealed to other Drawing participants upon request.

**WINNERS LIST:** For the name of the winner, mail a self-addressed, stamped envelope to: "Attn: Marketing, Public Service Credit Union; 7665 Merriman Road, Romulus, MI 48174." Requests must be received no later than July 9th, 2024.

**COMPLIANCE WITH LAW:** All issues and questions concerning the Drawing, these Official Rules, the rights of the participants in connection with the Drawing, any dispute arising between Sponsor and any Drawing participant and/or any dispute concerning the administration of the Drawing shall be governed by and construed in accordance with the laws of the State of Michigan and applicable Federal law.