Official Rules: 2021 Love My Loan Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR TO WIN. ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

1. **ENTRY.** If you open a new DayMet Credit Union qualifying consumer loan or a new-to-DayMet Credit Union refinanced qualifying consumer loan during the sweepstakes period, you will automatically receive one **2021 Love My Loan Sweepstakes** ticket. Qualifying loans are new consumer loans of at least $5,000. Home loans and credit cards do not qualify. Limit one ticket per loan, maximum two (2) per primary loan member. To enter the DayMet Credit Union **2021 Love My Loan Sweepstakes** without a loan, you may request a scratch-off ticket in-person at DayMet's corporate office, 4988 Wagner Ford Rd, Dayton, OH, 45414, Monday – Friday, 9:00 a.m. – 5:30 p.m., excluding holidays. Only DayMet members are eligible. When requesting in-person the following information must be provided on a 3x5 index card: Name, address, phone number, social security number, age, and email address. <u>Maximum two (2) scratch-off tickets issued to the primary member during the Sweepstakes timeframe and maximum one (1) per visit and per individual (maximum two (2) during sweepstakes timeframe) requesting a ticket at DayMet's corporate office.</u> You are prohibited from submitting any entry on behalf of or for another person. Any entry submitted on behalf of or for another person is void. Your entry certifies that you satisfy all eligibility requirements and have read and complied with all Official Rules of this Sweepstakes and agree to be bound by the Official Rules and decisions of the Sponsors and Sweepstakes judges. Sponsor will not be responsible for failure to receive/maintain entries due to natural disasters, accidents (i.e. fire, flood), transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender, Sponsors, or Sponsors' Sweepstakes application service provider. Any questions regarding the number of entries submitted will be determined by DayMet Credit Union at their sole discretion, and DayMet reserves the right to disqualify any entries by persons who submit multiple, false or misleading entry information or who DayMet determines to be tampering with or abusing any aspect of the Sweepstakes.
2. **Sweepstakes Period.** Scratch-off tickets will be available November 1, 2021 through January 31, 2022, or while supplies last. All scratch-off tickets must be redeemed by 5 p.m. Eastern Time on February 18, 2022.
3. **Eligibility Requirements.** Subject to the following conditions, the Sweepstakes is open to legal residents of the United States of America who are 18 years of age or older at the time of entry. Only members of DayMet Credit Union are eligible. No purchase or consideration is necessary to enter. If Winner is entered in multiple DayMet Credit Union contests during the same time period, Winner is only eligible for one contest's prize(s). The following persons are not eligible to win Prizes or otherwise participate in this Sweepstakes: DayMet members that have accounts that are not in good standing, employees of DayMet, its advertising and promotional agencies, family members or other residents in the same household of all such employees.
4. **Prize:** Limit up to 2 prizes per individual/social security number. No prize substitutions are allowed. Loan discounts may not be combined with any other offer. Winner is solely responsible for

reporting and payment of any income or property taxes on a Prize. Winner may be required to provide his/her valid social security number to DayMet for tax purposes. Winners are solely responsible for all federal, state and local taxes on prize value and, as applicable, will be issued an IRS Form 1099 based on the Prize value. THE VALUE OF THE PRIZE WILL BE REPORTED AS INCOME TO THE WINNER, AND THE WINNER WILL BE RESPONSIBLE FOR THE REPORTING OF ALL INCOME AND PAYMENT OF APPLICABLE TAXES. DAYMET ENCOURAGES THE WINNER TO CONSULT HIS/HER TAX ADVISOR TO DETERMINE HOW RECEIPT OF THE PRIZE MAY AFFECT HIS/HER TAX OBLIGATIONS. Prizes are nontransferable and non-assignable.

5. **Selection of Winner & Notification:** Winning is solely dependent on randomness of scratch-off tickets. All prizes may not be awarded if all scratch-off tickets are not distributed. Prizes not claimed by February 18, 2022 by eligible winner(s) in accordance with these Official Rules will be forfeited.
6. **Odds.** The odds of winning depends on the total number of scratch-off tickets distributed. Prizes are as follows:

Item	**Quantity**
Free DayMet Swag	153
Free Car Wash & Detail ($60 value)	45
1% off your qualifying loan rate	26
$250 cash	15
2% off your qualifying loan rate	10
0% interest on your qualifying loan	1

7. **Winner's Responsibility.** Winners must redeem ticket in-person at any DayMet office for prize by February 18, 2022. Failure to accept and take delivery of a Prize within these time periods will result in forfeiture of all rights and interest in any Prize. Awarding of a Prize may require the Winner to sign an affidavit of eligibility, and liability/publicity release ("Release"), which must be executed at the time of receiving the prize and/or provide proof of residency or identification.
8. **Winner List.** For names of Official Winners please send a self-addressed, stamped envelope along with your request to **2021 Love My Loan Sweepstakes** at DayMet Credit Union, PO Box 13087, Dayton, OH 45413.
9. **General Participation Rules.** By participating, participants agree to be bound by these Official Rules and the decisions of DayMet Credit Union, which are final and binding in all respects. DayMet reserves the right at their sole discretion to suspend, modify or terminate the Sweepstakes.