

# **PALCO Federal Credit Union's 80<sup>th</sup> Anniversary Giveaway**

## **Official Giveaway/Contest Rules**

1. No purchase is necessary to enter or win PALCO Federal Credit Union 80<sup>th</sup> Anniversary Giveaway/Contest. Contest void where prohibited by law. All federal, state, local and municipal laws and regulations apply.
2. Sponsor: PALCO Federal Credit Union (PALCO FCU) is the sponsor of the PALCO Federal Credit Union 80<sup>th</sup> Anniversary Giveaway. The credit union's business address is 191 Chad Road Muncy, PA 17756-0330. The PALCO Federal Credit Union 80<sup>th</sup> Anniversary Giveaway is in no way sponsored, endorsed or administered by, or associated with, Mohegan Sun Casino or Facebook.
3. Giveaway Period: The Contest will begin at 12:01 a.m. October 2, 2018 Eastern Standard Time and end on October 31, 2018 at 11:59 a.m. EST (the Contest period).
4. How to enter: Members can enter by submitting their entry in the office, by mail to Attn: 80<sup>th</sup> Anniversary Giveaway PALCO Federal Credit Union P.O. Box 330 Muncy, PA 17756 or by emailing their entry to [mhart@palcofcu.org](mailto:mhart@palcofcu.org) on or before the closing submission date of October 31, 2018 11:59 a.m. EST. Entry information must include member name and phone number. Only one entry per member.
5. Eligibility: The PALCO Federal Credit Union 80<sup>th</sup> Anniversary Giveaway (the "Contest") is open to PALCO Federal Credit Union Members, within good standing with PALCO FCU, aged 21 years or older at the time of entry. No residency restrictions apply. Credit union employees, officials and immediate family members are not eligible. The term "immediate family members" includes children, spouses, parents, grandparents, siblings, and grandchildren. By entering this Contest, entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.
6. Contest Winner Selection and Odds of Winning: Winners will be randomly selected by pulling eligible ticket entries from the raffle drum. The first eligible ticket pulled will win one (1) Retro Pedal Truck. The second eligible ticket pulled will win one (1) \$200 Mohegan Sun Casino gift card. The third eligible ticket pulled will win one (1) \$200 Mohegan Sun Casino gift card. Winners will be contacted via phone or email within seven (7) business days of selection. Selection will be on October 31, 2018 after 12:00 p.m. Odds of winning are based upon the number of entries received during the contest period.
7. Collection of Awards: Unless U.S. postal mail arrangements are made with PALCO FCU, prize winners will collect their prize at 191 Chad Road Muncy, PA 17756-0330. PALCO FCU is not responsible for loss or delay of prize via any mail system. Winner must collect their prize within 30 days of notification or the prize will be forfeited and another winner will be selected. Winner must provide proof of eligibility for prize (including Drivers License, State ID or Passport) and completing and signing an affidavit of eligibility. The winner agrees to permit the credit union to utilize his/her name and likeness in promotional and other credit union materials without additional compensation or permission, except where prohibited by law.
8. Participation/Liability/General Rules: The credit union is not responsible for any loss that may occur in connection with the Contest. Entrant agrees to hold the credit union harmless from any liability arising from the participation in the Contest or the acceptance, receipt, possession or misuse of the prize(s). The credit union and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of the entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the Contest. The credit union is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Contest. Prize cannot be substituted, assigned or transferred by winners. The credit union reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The credit union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Contest and redemption of prize.

PALCO Federal Credit Union  
191 Chad Road Muncy, PA 17756-0330 – P.O. Box 330 Muncy, PA 17756-0330  
(570) 546-2333 · 800-822-2154 · [www.palcofcu.org](http://www.palcofcu.org)  
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