



## Official Rules

### Spend & Win!

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**No purchase or obligation necessary to enter or win. A purchase or transaction will not improve your chances of winning.**

This giveaway starts at 12:00 AM ET, October 1, 2024, and ends at 11:59 PM ET, January 31, 2025. The sponsor of this giveaway is Public Service Credit Union, 7665 Merriman Road, Romulus, MI 48174 ("Sponsor"). The giveaway shall be subject to these official Rules, and by entering, all entrants agree to abide and be bound by the terms herein and the decisions of the sponsor.

**2)How to enter:** You must be a member of Public Service Credit Union to enter. Membership is subject to the Public Service Credit Union Membership Agreement, which is incorporated herein by reference, 18 years and older. To enter, member must open a new Public Service Credit Union debit card or have an active Public Service Credit Union debit card in good standing. Eligible members will automatically receive one (1) entry for every transaction, debit (pin based) or credit (signature-based), made with their Public Service Credit Union debit card. No purchase is required to enter. Alternatively, members can submit a Mail-In Entry: To enter the raffle print your name, complete mailing address, telephone number and age on a 3" x 5" piece of paper and mail in a sealed envelope to Public Service Credit Union, Attn: Marketing, 7665 Merriman Road, Romulus, MI 48174. Mail-in entries must be postmarked by and received by Public Service Credit Union within five (5) days of the close of each contest period to be entered in the raffle. Duplicate entries from the same person during the same Entry Period will be disqualified. Your contact information must be accurate in order for your entry to be eligible. Incomplete entries will be disqualified, and the Released Parties (Defined below) are not responsible for entries that are lost, late, deleted, garbled, misdelivered, or misdirected as a result of payment network, technical, internet, or other online difficulties. All received entries become the property of Sponsor and will not be returned. Sponsor will treat entry information in accordance with its privacy policy. Any attempt by any entrant to obtain more than the stated number of entries using multiple/different e-mail addresses, identities, registrations and logins, or any other methods will void such entries and that entrant may be disqualified. Public Service Credit Union is not responsible for any errors or omissions in these Official Rules, or in any promotional giveaway related advertisements or other materials; or inaccurate entry information, whether caused by equipment, programming used in connection with this promotional giveaway, human processing error or otherwise. Public Service Credit Union reserves the right, in its sole discretion, to void any or all entries of an



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entrant who Public Service Credit Union believes has attempted to tamper with or impair the administration, security, fairness or proper play of this promotional giveaway.

**3)Eligibility:** This Giveaway is open to legal U.S. residents who are members of Public Service Credit Union ("Members") who are eighteen (18) years of age or older as of the first day of the Entry Period. Employees and directors (and members of their immediate household (whether or not related) and family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside)) of the Sponsor and of each of its respective, affiliates, and subsidiaries, and of the advertising companies, promotion and delivery contractors and/or public relations companies, and of any other entity that participated in the creation, operation or fulfillment of this Giveaway, are not eligible to participate or win a prize. A potential winner may be requested to provide the Sponsor with proof that the potential winner is the member associated with the winning entry and that all eligibility requirements are met. Void where prohibited. This Giveaway shall be governed and enforced pursuant to Michigan law, excluding choice of law provisions.

**3)Selection of Winners/Odds/Notification:** Random drawings will occur twice a month, with one winner selected each time. Winners will receive reimbursement for a day's worth of purchases, up to \$500. Drawing to take place on or about 10/15/2024, 10/31/2024, 11/15/2024, 11/29/2024, 12/16/2024, 12/30/2024, 1/15/2024, 1/31/2024, from among all eligible entries received for the Entry Period. Odds of winning depend on the number of eligible entries received during the Entry Period. Sponsor will attempt to notify the potential winners using the information provided in the entry form on or about dates listed above. A potential winner will be disqualified, the prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be selected by random drawing from among all remaining entries if: (1) any potential winner cannot be contacted or does not respond within three (3) days of the time of the issuance of prize notification; (2) any potential winner does not fulfill the eligibility requirements; (3) a winner does not adhere to the Official Rules; and/or (4) if the prize notification is declined or returned as undeliverable or refused. Public Service Credit Union may select an alternate potential Winner at random from the remaining entries. This will be conducted by Public Service Credit Union staff. Need not be present to win.

**4)Prize:** 6 - Random drawings will occur, with one winner selected each time. Winners will receive reimbursement for a day's worth of purchases, up to \$500.

**5) Other Conditions:** By entering, entrants agree to release, waive and hold harmless Sponsor, and each of their respective co-sponsors, affiliates, subsidiaries, parent



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corporations and advertising and promotional agencies, and all of their officers, directors, shareholders, employees and agents

(collectively, the "Released Parties") from any and all injuries, claims, damages, losses, costs, or expenses of any kind (including without limitation attorneys' fees) resulting from any entrant's participation in, or preparation for, this Giveaway, their acceptance, use, or misuse of any prize or element thereof, and any travel or event-related activity in connection with the Giveaway. Released Parties are not responsible for printing or typographical errors in any Giveaway-related materials. Neither the failure of Sponsor to insist upon or enforce strict performance of any provision of these Official Rules nor the failure, delay or omission by Sponsor in exercising any right with respect to any term of these Official Rules, will be construed as a waiver or relinquishment to any extent of Sponsor's right to assert or rely upon any such provision or right in that or any other instance.

**6)Social Media:** The Giveaway hosted by Public Service Credit Union is in no way sponsored, endorsed, administered by, or associated with any Social Media platform including but not limited to Facebook, X (formerly known as Twitter), Instagram, Snapchat, TikTok, etc.

**7)Privacy Policy:** Information submitted with an entry is subject to the Privacy Policy stated on the Public Service Credit Union website. To read the Privacy Policy, visit <https://www.pscunow.com/>.

By entering this Giveaway, each winner agrees to allow Sponsor and each of their respective designees to use such winner's name, voice, photograph, likeness and any information provided on entry form, in any and all media of communication, including print, Internet, radio and/or television worldwide in perpetuity for any purpose, including advertising, promotional or other purposes, without additional compensation, except where prohibited by law.

**9)Winners List:** To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Winners List, Public Service Credit Union, 7665 Merriman Road, Romulus, MI 48174. Requests must be received no later than 3/31/2025, 5:00:00 PM, EST.

Winner acknowledges that Sponsor has neither made nor is in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relating to any prize (or any portion thereof).