

## FEDERAL CREDIT UNION

## Go Green, Earn Green Raffle Official Rules

**1.** No purchase or payment of any kind is necessary to enter or win this raffle. Each raffle entry will have an equal chance of winning.

**2. Raffle Period:** Raffle entries will be accepted beginning March 17, 2023, until April 30, 2023 ("Raffle Period").

**3. Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 qualified entries are made before the entry deadline, the odds of winning are 1:100.

**4. Prize:** There is one grand prize of \$250 which will be awarded based on the number of members that have signed up for E-Statements. A \$250 credit will be posted to the winner's checking or savings account. Savings at IDB Federal Credit Union are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA) and backed by the full faith of the United States Government.

**5. Sponsor:** IDB Global Federal Credit Union 1300 New York Ave NW, Washington, DC 20577.

6. Entry Deadline: April 30, 2023, 11:59 PM EST.

**7. Eligibility:** All IDB Global Federal Credit Union members that have a Checking and Savings account and are not currently signed up for E-statements are eligible to participate in the raffle. To qualify for the raffle, all entrants must be at least 18 years of age and a member in good standing. By entering this raffle, entrants accept and agree to be bound by these Official Rules and the decisions of the IDB Global Federal Credit Union. Raffle void where prohibited by law.

**8. How to Enter:** One entry per eligible entrant. There is one method of entry. Eligible entrants must enter by signing up for E-statements via their Online Banking. The entry must fulfill all raffle requirements, as specified, to be eligible to win. Eligible entrants must complete all the steps to sign-up for E-statements. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of IDB Global Federal Credit Union. Entries that use fraudulent methods or otherwise attempt to circumvent the rules may be disqualified at the sole discretion of IDB Global Federal Credit Union.

**9. Limitation of Liability:** IDB Global Federal Credit Union is not responsible for any loss or damage which may occur in connection with the Raffle. Entrant agrees to hold IDB Global Federal Credit Union harmless from any liability arising from participation in the Raffle or the acceptance, use, misuse, or possession of any prize received in this Raffle. IDB Global Federal Credit Union and each of its officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, use, misuse, or possession of any prize awarded or participation in this Raffle. IDB Global Federal Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Raffle. IDB Global Federal Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. IDB Global Federal Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle and redemption of a prize.

**10. Notification of Winners:** From all eligible entries received, Prize winner will be selected by a random drawing by IDB Global Federal Union at 1300 New York Ave NW, Washington, DC 20577 on May 5, 2023.

11. List of Winners: For a list of winners, mail a self-addressed, stamped envelope to IDB Global Federal Credit Union, Attention: Go Green, Earn Green Raffle,1300 New York Ave NW, Washington, DC 20577. The request must be received by May 31, 2023.
12. Taxes: IDB Global Federal Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax consequences (if any) of the prize.

**13. Publicity Authorization:** Winner agrees to permit IDB Global Federal 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.

**14. Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and IDB Global Federal Credit Union in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the District of Columbia, USA, without regard to choice of law rules.