

**Century Heritage's Resolve To Do More (Home Equity)  
\$250 VISA GIFT CARD DRAWING CONTEST  
OFFICIAL RULES**

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER.**

**WHO IS ELIGIBLE:**

Drawing entry is open to all U.S. Citizens that are legal residents of the United States except Puerto Rico and other US territories. CHFCU Officers, Employees, Directors, Supervisory Committee Members, and their family members are not eligible to enter. All federal, state and local laws and regulations apply. Void where prohibited or restricted.

**HOW TO ENTER:**

CHFCU Members with Fixed-Rate Home Equity Loans of \$5,000 or more, disbursed between 01/01/19 and 04/30/19, will receive one automatic entry. Other eligible individuals interested in participating in the drawing may enter by submitting a written request with your name, address, city, state, ZIP code, and telephone number to Century Heritage FCU, c/o the Marketing Department, via U.S. Mail. One (1) entry per person. All U.S. Postal entries must be received by 03/31/19, 11:59:59 PM eastern standard time. CHFCU is not responsible for late, lost, illegible, incomplete, misdirected, misrouted, or inaccurate entries and such entries will be voided.

**DRAWING, PRIZE & PRIZE REDEMPTION:**

CHFCU, whose decision is final, will randomly select and notify the winner on or around 05/10/19. Odds of winning depend on the total number of eligible entries received as of the 03/31/19 deadline. One (1) Grand Prize Winner will receive one \$250 Visa Gift Card. The Grand Prize is provided by CHFCU. No substitution or transfer of prizes will be allowed. CHFCU reserves the right to substitute a prize of equal or greater value. All prizes are awarded "as-is" and without warranty of any kind. The winner will be required to sign and return the AFFIDAVIT OF ELIGIBILITY and LIABILITY/PUBLICITY RELEASE, within 14 days from the date printed on the affidavit, to redeem the prize. If the winner does not execute and return the AFFIDAVIT OF ELIGIBILITY and LIABILITY/PUBLICITY RELEASE within the specified time period, or is not a member in good standing, then an alternate winner will be selected without further notice from CHFCU. Any prize notifications returned to CHFCU as undeliverable will be forfeited and an alternate winner will be selected. By accepting the prize, the winner gives CHFCU permission to use his/her name and/or photograph in CHFCU publications without compensation. Prize acceptance also constitutes that the winner is solely responsible for any federal, state and local taxes associated with the prize, which is not transferable or be redeemable for cash.