



Community. Family. Smiles.

Central Missouri Community Credit Union Financial Learning Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. Sweepstakes is open to legal residents of Missouri who are at least 18 years of age at time of entry. Void where prohibited by law.

The CMCCU Financial Learning Sweepstakes (“Sweepstakes”) is sponsored by Central Missouri Community Credit Union, located 620 N Maguire, Warrensburg, MO 64093.

Eligibility

The Sweepstakes is open to participants who are legal residents of the state of Missouri and who are at least 18 years of age at time of entry and must present a valid tax identification number. The Sweepstakes is void in all other jurisdictions and where prohibited or restricted by law. CMCCU employees are not eligible to participate.

Drawings and Sweepstakes Entry Periods

The Sweepstakes involves a series of drawings for prizes (each a “Drawing”). The start and end times for each Drawing entry period begins at 12:01 am Central Time on the start date listed and ending at 11:59 pm Central Time on the end date listed for each Drawing entry period. The Drawing periods are: 1) **Orientation** – January 1, 2018 to March 31, 2018, April 1, 2018 to June 30, 2018, July 1, 2018 to September 30, 2018, October 1, 2018 to December 31, 2018; 2) **Post-Graduation** January 1, 2018 to March 31, 2018, April 1, 2018 to June 30, 2018, July 1, 2018 to September 30, 2018, October 1, 2018 to December 31, 2018; –3) **Home Ec** January 1, 2018 to June 30, 2018, July 1, 2018 to December 31, 2018. 4) **Auto Shop** January 1, 2018- December 31, 2018. Membership eligibility required. 0.25% loan discount, not valid during any loan promotion, on mortgage, HELOC, shared secured loans, or credit cards. Certificate will be emailed within five business days and must be presented at time of application.

How to Enter

During each Drawing Period there is a corresponding titled playlist that consists of online financial learning modules wherein participants complete certain tasks to complete each module. When a participant completes the entire playlist AND completes and submits the information asked at the completion of that module, such as: first name, last name, email address, and phone number, that participant will receive an entry into that Drawing for the Drawing Period. Participants are limited to one entry per Drawing Period. All entries become the property of CMCCU and will not be returned. All entries for each Drawing Period must be received by CMCCU during the applicable entry period.

CMCCU is not responsible for stolen, lost, late, misdirected, damages, incomplete, illegible, or postage due mail or entries, or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. CMCCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and prize redemption.

Selection of Winners; Notification; Acceptance

On or about the 5th business day following the end of a Drawing Period, the Drawing Period winner(s) will be randomly selected from all eligible entries received during that Drawing Period.

Odds of winning depend upon the total number of eligible entries received during each Drawing Period. Winner need not be present to win, and will be notified by telephone and/or email. The first name and first initial of last name of the winners will be available to CMCCU. Once awarded, CMCCU assumes no liability or responsibility for the prizes. For prizes refused, an alternate winner will be selected.

Acceptance of Official Rules and Decisions

By entering the Sweepstakes, participants agree to abide by and be bound by these rules ("Official Rules") and to accept the decisions (including, without limitation, decisions regarding eligibility of entries, the selection of winners, and the awarding of prizes) of CMCCU as final and binding in all respects.

Prizes

Prizes will be awarded as follows: one winner per Drawing Period. CMCCU reserves the right, in its sole discretion, to substitute for any prize an alternative prize of equal or greater value. During the Sweepstakes, a total of two \$25.00 gift cards, quarterly, and one \$100.00 gift card, semiannually, for a total of \$400.00 will be awarded. CMCCU will not be responsible for any lost or stolen prizes. Prizes will be reported as taxable income if required by law.

Publicity

By entering the drawing, each winner agrees to have his or her name and/or photo/likeness appear in CMCCU's newsletter, emails, social media, and/or website without additional compensation or permission, except where prohibited by law.

General Conditions

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of participant and/or CMCCU in connection with the Sweepstakes, shall be governed by the laws of and venue in the State of Missouri. CMCCU reserves the right, in its sole discretion, to terminate, modify or suspend the Sweepstakes and these Official Rules for any reason at any time. Changes made are effective as of the beginning of all Drawing Periods as governed by these Official Rules.

Release

Participants agree to hold CMCCU and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation or acceptance of a prize. CMCCU 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 participants and/or prize winners arising from, or in connection with, acceptance of prizes or participation in the Sweepstakes.