

## **“75<sup>th</sup> Anniversary - \$75 Winner Per Day Sweepstakes” Official Rules**

### **Sweepstakes Official Rules**

NO PURCHASE NECESSARY TO ENTER OR WIN.

A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

Open to Legal Residents of the 50 United States, District of Columbia, Puerto Rico, U.S. Virgin Islands, and U.S. Territories and Possessions who are 18 years of age and older at the time of entry.

Void where prohibited.

**PROMOTION ENTRY PERIOD:** The LA Financial 75th Anniversary - \$75 Winner Per Day Sweepstakes (“Sweepstakes”) begins at 12:00:01 AM Pacific Time (“PT”) on January 1, 2012 and ends at 11:59:59 PM PT on December 31, 2012 (“Entry Period”). All automatic online entries must be received by 11:59:59 PM PT on December 30, 2012. Mail-in entries must be postmarked by December 20, 2012 and received by December 30, 2012.

### **HOW TO ENTER:**

**Automatic Entry:** End Users (“Entrant”) of LA Financial will automatically receive entries into the Sweepstakes when members are enrolled in anytimeMobile, eStatement or anytimeBillPay products during the Promotion Period: Entrants will automatically receive one (1) entry into the sweepstakes each business day for each eligible product for which the member is enrolled.

**By Mail:** Write your first and last name, complete address, telephone number, date of birth, and e-mail address (if you have one) (all legibly hand printed) on a 3X5 piece of paper, place in a stamped envelope and mail to: LA Financial Credit Union’s Bill Pay Sweepstakes, PO Box 6015, Pasadena, CA 91105.

All entries become the property of LA Financial and except as otherwise provided herein, the names collected from the entrants will be used to notify the winner and to notify entrants of other special promotions. The entrant contact information will not be, sold or shared in any manner.

**ELIGIBILITY:** This Sweepstakes is open only to legal residents of the 50 United States, District of Columbia, Puerto Rico, U.S. Virgin Islands, and U.S. Territories and Possessions who are 18 years of age and older at the time of entry. Employees of LA Financial Credit Union and their immediate families (spouse, parents, children, siblings and their respective spouses) and individuals living in the same household as such employees are ineligible to enter or win the Sweepstakes. Void where prohibited or restricted by law. This Sweepstakes is subject to all applicable federal, state, and local laws and regulations. US law governs this Sweepstakes.

### **PRIZES AND ODDS OF WINNING:**

**Two hundred fifty (250) \$75 winners: \$75.00** cash. Approximate Retail Value (“ARV”): \$75.00 each.

Total ARV of all prizes: \$18,750.00. Odds of winning depend on the total number of eligible entries received.

All expenses relating to acceptance and use of any prize that are not explicitly listed herein as being awarded, including payment of taxes, are responsibility of the winner. Limit of one prize per person per quarter. No substitution, barter, transfer, or assignment of prize permitted. One \$75 winner will be selected each business day throughout 2012.

**WINNER SELECTION and NOTIFICATION:** Winner will be selected in a random drawing from among all eligible entries received. Drawing will be conducted daily based on eligible entries from prior day. Potential winner will be notified via U.S. Mail, email, and/or phone, from among all eligible entries received and may be required to complete and return to Sponsor an Affidavit of Eligibility and Liability and where legal, Publicity Release and IRS Form W-9 (for Grand Prize winners) which must be completed and returned within 10 days following the date of issuance of notification. Non-compliance within this time period or return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. By entering, entrants agree to be bound by these rules and consent to use of their names and/or photographs for advertising or publicity purposes without further consideration, except where prohibited by law.

**CONDITIONS OF ENTRY:** By entering the Sweepstakes, entrants, or, if minors in his/her state of residence, their parents or legal guardians, agree to be bound by these Official Rules and to the use by Sponsor and its designees of their names, cities and states of residence and photographs/likenesses for advertising and promotional purposes for this and similar promotions, worldwide, and in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification, or

permission, except where prohibited by law. Upon request, winners must consent to such in writing. All entries (both winning and non-winning) become the sole property of Sponsor and will not be returned.

**LIMITATION OF LIABILITY:** By participating in the Sweepstakes, entrants, or, if minors in his/her state of residence, their parents or legal guardians, agree to release, indemnify and hold harmless Released Parties from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting, in whole or in part, directly or indirectly, from or arising in connection with the participation in the Sweepstakes or acceptance, possession, use, misuse, or nonuse of the prize that may be awarded. Released Parties are not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries or in any Sweepstakes related material, the announcement of the prize; or for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries; or for electronic, computer, or telephonic malfunction or error, entries which fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly, or are lost for any reason including computer, telephone, or paper transfer or human or other error. As a condition of entering the Sweepstakes, entrant or, if a minor in his/her state of residence, his/her parent or legal guardian, agrees that a) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses, b) all causes of action arising out of or connected with this Sweepstakes or the prizes awarded, shall be resolved individually, without resort to any form of class action, and c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and in no event shall entrant be entitled to receive attorneys' fees or other legal costs. Sponsor reserve the right to modify prize award procedures. Any attempts by an individual to access any web site associated with this promotion via robotic, automatic entry devices, programs such as, but not limited to, by script, macro or any other automated means, or other unauthorized entry will void all such entries by such methods. Any attempt by an entrant or any other individual to deliberately damage any web site or undermine the legitimate operation of the promotion is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserve the right to seek damages and other remedies from any such person to the fullest extent permitted by law.

**TERMINATION OF SWEEPSTAKES:** If in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise, corrupt, or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, the Sponsor in its sole discretion reserves the right to disqualify any individual who tampers with the entry process and/or void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing and award the prizes using all eligible non-suspect entries received as of the termination date.

**GOVERNING LAW:** All entrants agree that the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant, Sponsor and/or the Administrator in connection with this Sweepstakes shall be interpreted in accordance with the laws of the State of California; and that any dispute shall be resolved in either federal or state courts located in the state of California without regard to its principles of conflicts of law. Jurisdiction and venue shall be solely within the State of California.

**WINNERS LIST:** To request the names of the winners, send an e-mail with subject line: "**75<sup>th</sup> Anniversary - \$75 Winner Per Day Sweepstakes**" to [rmackanin@lafinancial.org](mailto:rmackanin@lafinancial.org) Names of winners will be available after January 1, 2013, and requests must be received no later than January 15, 2013.

**SPONSOR:** LA Financial Federal Credit Union 1520 W. Colorado Blvd., Pasadena, CA 91105