

NO PURCHASE NECESSARY. PURCHASE DOES NOT IMPROVE ODDS OF WINNING.

PRIZES

- ◆ Prize(s), quantity of each prize, and approx. value will be announced in the Facebook or Twitter Sweepstakes announcement post for each drawing.
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ELIGIBILITY

- ◆ Participation is limited to persons who are 18 years or older and U.S. residents.
 - ◆ **Sponsor:** Heritage Community Credit Union (“HCCU”) is the sponsor of the Facebook/Twitter Sweepstakes. Our address is P. O. Box 790, Rancho Cordova, CA 95741-0790.
 - ◆ **Sweepstakes Period:** The Sweepstakes will run from the time our Sweepstakes announcement is posted on Facebook or Twitter until the time that it is closed for entries as specified in the announcement post.
 - ◆ **How to Enter:** By entering HCCU’s Facebook/Twitter Sweepstakes based on the method explained in the sweepstakes Facebook or Twitter post, you are agreeing to the complete Official Rules for the sweepstakes and granting the Credit Union the right to identify you as the winner, if selected. Limit one entry per person.
 - ◆ Previous winners of HCCU’s Facebook/Twitter Sweepstakes are ineligible to win an additional prize for 90 days.
 - ◆ **Contest Winner(s):** The contest winner(s) will be selected in a random drawing from all valid entries and notified via announcement on Facebook or Twitter by the deadline specified in the announcement post. The winner may also be notified by phone and/or Facebook or Twitter message.
 - ◆ **Collection of Prize(s):** The winner(s) must pick up his/her prize(s) at an agreed-upon HCCU branch. Prize(s) will be available for pick up as soon as the contest winner is chosen. Winner(s) have 48 hours from the winning announcement to claim their prize by contacting HCCU’s Marketing department at 916-364-1700; otherwise winnings will be forfeited and an alternate winner will be chosen.
 - ◆ Odds of winning depend on the number of entries received. HCCU is not responsible for lost, late, or incomplete entries.
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RESTRICTIONS

- ◆ Employees and volunteers of HCCU, its vendors and immediate family members are not eligible.
 - ◆ The prize will be awarded only if entrants comply with these Official Contest Rules.
 - ◆ No cash or other consideration will be paid and winners are responsible for any applicable taxes or other expenses related to the prize awarded.
 - ◆ Void where prohibited by law. All federal, state and local laws and regulations will apply.
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RELEASE

- ◆ By submitting an entry form, contest winner agrees to fully indemnify and hold HCCU harmless from any and all liability, loss (including lost, stolen, or incorrectly completed or defective entries), damage, claim or expenses of any kind and of whatever nature (including all costs, taxes or other fees, and attorney fees) arising out of the acceptance, use, or assignment of the prize.
 - ◆ By submitting an entry form, contest winner also agrees to assign to HCCU, and its agents, the right to use his or her name, photograph or portrait in all forms and media and in all manners including, but not limited to, exhibition, display, illustration, advertisement, promotion, editorial and art uses, without violation of his or her rights of privacy or publicity or any other personal or proprietary rights he or she may possess.
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