



PROMOTIONAL CONTEST ENTRY RULES

These rules are for promotional contests that Tennessee Members 1st Federal Credit Union (TNMFCU) may offer from time to time. Promotional contests may be made available in branches, social media platforms, advertisements, and/or other channels as deemed necessary. Some promotional contests and/or sweepstakes may have additional rules that will be made available when applicable.

NO PURCHASE, OBLIGATION, OR TRANSACTION IS NECESSARY TO ENTER A PROMOTION OR RECEIVE AWARD(S) OR PRIZE(S) FOR WINNING A PROMOTION. BEING A MEMBER OF THE CREDIT UNION DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. Participants must be at least 18 years or older to participate.
2. All members of TNMFCU and non-members are eligible to participate unless otherwise specified in individual contest entry rules.
3. Promotional contest winner(s) will be randomly selected by TNMFCU and will be announced on the date listed in the promotional material.
4. Promotional contest winner(s) will be contacted within one week (5 business days) after the end of the promotional contest. If the contest is conducted via social media platforms, the winner will be contacted via social media by direct or personal message.
5. Promotional contest winner(s) must respond to claim their prize(s) within 5 business days of being contacted. If a response is not received, a new winner(s) will be randomly selected.
6. Promotional contest winner(s) must pick-up their prize(s) at a designated TNMFCU branch within 10 business days of being notified.
7. Acceptance of a prize by the promotional contest winner(s) constitutes and signifies a promotional contest winner's consent to the use of their name, voice, photograph, and likeness for publicity or promotional purposes without compensation in any media now existing or hereinafter devised.
8. Prize winners may be required to sign a Media Release Form.
9. All participants agree to release and hold TNMFCU harmless.
10. If any dispute or controversy arises regarding the selection of the winner(s), the decisions of TNMFCU are final and binding in all respects.
11. All applicable taxes are the responsibility of the winner(s).
12. By participating in a promotional contest, the participant and their heirs, personal representatives, and next of kin forever releases, waives, discharges, and agrees to hold harmless TNMFCU and its Directors, Officers, Employees, Agents, and Sponsors from and against any and all claims, losses, liabilities, and damages arising out of or related to any loss, injury, or damages, whether caused by the negligence of the released parties or otherwise, that may be caused as a result of participation in a promotional contest or the receipt of any award(s) or prize(s).



13. Alternate participation entries need to be mailed to: Tennessee Members 1st Federal Credit Union, 112 Administration Road PO Box 6828, Oak Ridge, TN 37831.
14. TNMFCU is not responsible for lost, late, incomplete, damaged, or illegible participation entries.
15. Employees and volunteers, including Board of Directors and Supervisory Committee members, of TNMFCU and their immediate families are not eligible for participation in promotional contests unless otherwise stated in the promotional contest materials. Immediate family includes spouse, parents, children, stepparents, and stepchildren.
16. By participating in a promotional contest, the participant accepts and agrees to be bound by these Official Contest Rules. All decisions are in the sole and absolute discretion of TNMFCU. Any violation or non-compliance with these Official Contest Rules will result in disqualification.
17. Except where prohibited by law, as a condition of participating in an TNMFCU promotional contest, the participant agrees that (1) any and all disputes and causes of action arising out of or in connection with the promotional contest, including awards or prizes, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration may be entered in a court having jurisdiction. The participant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including reasonable attorneys’ fees, other than the participant’s out-of-pocket expenses (i.e., costs associated with entering the promotional contest), and the participant further waives all rights to have damages multiplied or increased.
18. Entering the promotional contest does not entitle any participant to an award(s) or prize(s). Only the participants selected in the random drawing and who claim the award(s) or prize(s) according to these rules will receive the award(s) or prize(s) listed.
19. Each individual participant may enter their name into the promotional contest one (1) time, unless stated otherwise. Duplicate entries will be discarded and not entered into the promotional contest, unless otherwise stated, within the sole discretion of TNMFCU.
20. Promotional contest(s) conducted via social media are in no way sponsored, endorsed, or administered by or associated with Facebook, Instagram, Meta Platforms, Inc.
21. Promotional contest(s) conducted via social media are in no way sponsored, endorsed, or administered by or associated with Twitter.
22. Promotional contest(s) conducted via social media are in no way sponsored, endorsed, or administered by or associated with LinkedIn.
23. TNMFCU is the official sponsor of the stated promotional contest with a principal place of business located at 112 Administration Road, Oak ridge, Tennessee 37831 and a mailing address of PO Box 6828, Oak Ridge, Tennessee 37831.
24. For more information, call 865-482-4343.