

1. **NO PURCHASE NECESSARY.** This drawing is open to all Foothill Federal Credit Union (Foothill CU) account members. Employees, directors and vendors of FFCU and their immediate family (spouse, mother, father, sister, brother, daughter or son, regardless of where they live) are not eligible. By entering in this drawing, you agree to these Official Rules and the decisions of FFCU, which shall be final and binding in all respects. This drawing is void in states where drawings are not valid or allowed. Winner must accept all terms and conditions of prize to qualify.
2. **PROMOTIONAL PERIOD.** The promotional period for this drawing begins on 1/11/2016 and ends on 2/29/2016.
3. **HOW TO ENTER.** No limit of entry for qualified members. To automatically be entered in the drawing, a member must fund a new or used vehicle, personal loan, or Home Equity Line of Credit (HELOC) of \$10,000 or more from 1/11/2016 through 2/29/2016. Members can also qualify if they have been approved and have had an appraisal on a mortgage loan.

To enter without funding a new or used vehicle, personal loan, HELOC or mortgage, please submit an entry on a 3x5 piece of paper handwritten with your name, complete address, city, state, zip code, age and day time telephone number to: Foothill Credit Union, Attn: Marketing Department, Raffle Entry, P.O. Box 660130, Arcadia, CA 91066-0130. Mail entries must be received by February 29, 2016. FFCU is not responsible for lost, late, damaged, illegible, misdirected, incomplete or postage due mail/entries/requests.

You may request a copy of the official rules by sending a self-addressed, stamped envelope including a 3x5 piece of paper hand-printed with your name, complete address, city, state, zip code to: Foothill Credit Union, Attn: Marketing Department, Official Rules Request, P.O. Box 660130, Arcadia, CA 91066-0130.

4. **NO PURCHASE NECESSARY.** No purchase necessary to enter or win. A purchase does not improve your chances of winning. By entering the drawing, Entrant fully and unconditionally agrees to and accepts these Official Rules. Void where prohibited, taxed or restricted by law. All federal, state and local laws and regulations apply.
5. **DRAWING.** All winners will be selected by random drawing from all eligible entries received, depending on the type of qualifying entry, by Foothill Credit Union's designated representative. No substitution or transfer of prize is permitted. All federal, state and local income taxes are the sole responsibility of the winner. **Important: Winner will be notified within 5 days of the drawing and has 5 days to respond and confirm the winning entry.** If the initial winner does not respond within this period, then a second drawing will be held under the above terms. If necessary, subsequent drawings will be held until there is a confirmed winner.
6. **PRIZE DESCRIPTIONS AND APPROXIMATE ODDS OF WINNING:** Vehicle loans, personal loans, HELOC funded with \$10,000 or more and mortgage loans that have been approved and have had an appraisal: (1) First Place Prize: Member will receive \$5,000. Prize winner will be selected on Wednesday, March 2, 2016 from all new and used vehicle loans, personal loans, HELOCs funded with \$10,000 or more mortgage loans that have been approved and have had an appraisal at Foothill Credit Union from 1/11/2016 - 2/29/2016. Foothill CU reserves the right to substitute prizes of comparable value. No transfer or substitution of a prize is permitted. The number of eligible entries will determine odds of winning.

Prizes will be deposited into the member's accounts within 30 days of notification and verification of winning status. Prize winners have the option of claiming their prizes at Foothill CU's main office, located at 30 South First Avenue, Arcadia, CA 91006.

7. **GENERAL CONDITIONS AND LIMITATIONS OF LIABILITY.** Void where prohibited. By participating in this contest, winners agree to the release of Foothill CU, its officers, directors, employees and agents from any and all liability, whether in tort or in contract arising from the member's participation in this promotion to the fullest extent provided by law. Each winner, by participating in this contest further agrees to release and hold harmless Foothill CU, its respective directors, officers, employees, representatives and agents from any and all liability for any injuries, loss or damage of any kind to his or her person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of a prize, participation in any contest-related activity, or participation in this contest. To claim the prize, winners shall be required execute and return an Affidavit of Eligibility, Publicity Release and Release from Liability within 10 days of notification. Failure to return this affidavit within the period allowed, or if prize notification or prize is returned as non-deliverable, may result in disqualification with an alternate winner selected.
8. **PUBLICITY.** By accepting any prize, the winner consents to have his or her name, image and likeness used by Foothill CU, without compensation, in any promotional materials.
9. **WINNERS LIST.** A Winners list will be displayed online at www.foothillcu.org within 96 hours of the announcement of winners. Winners list can also be obtained by writing and sending a SASE to: Foothill Credit Union, Attn: Marketing Department, Drawing Winners List, P.O. Box 660130, Arcadia, CA 91066-0130.