

Ohio Catholic Federal Credit Union Official Drawing Rules College Scholarship Giveaway

1. *Promotional Period*

The 2019 College Scholarship Raffle (“drawing”) begins at 9:00 a.m. Eastern Standard Time on Thursday, August 1, 2019 and ends at 1:00 p.m. Eastern Standard Time on Saturday August 31, 2019 on OhioCatholicFCU.com. All entries must be received during the Promotional Period. Two winners will be chosen and contacted within 30 days after the end of the contest.

2. *Eligibility.*

In order to be eligible, the recipient must be a current member or the son or daughter of a current member, and must be currently enrolled in any two-year or four-year college. This includes universities, colleges, trade schools, cosmetology schools, etc. One prize per eligible person. Employees and directors of Ohio Catholic Federal Credit Union (Sponsor), their immediate family (spouse, mother, father, sister, brother, daughter, or son regardless of where they live) or members of their same households (whether related or not) of such employees and volunteers are not eligible. Members are only eligible by completing the entry form online. By entering you agree to these Official Rules and the decisions of the Sponsor, which are final and binding in all aspects.

3. *How to Enter.*

No purchase or payment necessary to enter or win. A purchase, payment or account relationship will not improve your chances of winning. All federal, state, local, and municipal laws and regulations apply. Void where prohibited.

Entries must be made online at www.OhioCatholicFCU.com/college-scholarship.

4. *Prizes.*

Limit one prize per individual is allowed. Two (2) prizes will be awarded over the course of the promotion. The prizes offered in the Drawing are \$1,000 scholarships. The scholarship checks will be made out directly to the university or college. No assignment, transfer, or substitution of prize is permitted. Prizes cannot be redeemed for cash. Value of prizes will be reported on a 1099 form to IRS as taxable income.

5. *Drawing.*

Prize winners names will be randomly selected from all entries collected during the promotional period. A drawing will take place on the last day of the contest. Odds of winning depend upon entry and eligible transactions. Winners will be notified by phone, or e-mail, or by mail within 30 days of the drawing.

6. *General Conditions.*

By participating, participant release and agrees to holds harmless the Sponsor, and directors, officers, agents, representatives, shareholders, employees, successors, and assigns from any and all liability arising from participation in the Drawing, participation in any Drawing-related activity or receipt, acceptance, possession, use, loss or misuse of the prize. The Sponsor respects the privacy of all entrants and will not share any entrant's information with any third party unless required by law.

7. *Limitations of Liability.*

Sponsor is not responsible for any loss incurred by participant for any reason whatsoever. Winner is responsible for reporting and paying any taxes. The promotion and drawing will be governed by the laws of the State of Ohio.

8. *Unclaimed Prizes/Liability to Contact Winner.*

If Sponsor is unable to contact the Winner by phone, e-mail, or mail, or if prizes are not claimed within 10 days from the date of notice of winning is given, another name will be drawn and such prize awarded to the next person whose name is drawn.

9. *Winners List.*

For a complete list of the Drawing Winners, send a self-address stamped envelope by September 30, 2019, to: Ohio Catholic Federal Credit Union "Prize Drawing" c/o Marketing Department, 13623 Rockside Road, Garfield Heights, Ohio 44125.

10. *Sponsor.*

Sponsored by Ohio Catholic Federal Credit Union, 13623 Rockside Road, Garfield Heights, Ohio 44125. The Promotion hosted by Ohio Catholic is in no way sponsored, endorsed, administered, or associated with Facebook or Twitter.