



Federal Credit Union

## Atlantic Federal Credit Union 2020 Holiday Raffle Rules

From October 1, 2020 to November 30, 2020 Atlantic Federal Credit Union Holiday Raffle Tickets will be sold at the branches during regular business hours and online, for members only, at <https://www.atlanticfcu.com/applications/holiday-calendar-raffle.html>. The cost is \$10.00 (ten dollars) for one or \$25.00 (twenty five dollars) for three. Each Holiday Raffle Ticket will be assigned to the person's name and phone number. All money collected will go to benefit the Campaign for Ending Hunger in Maine.

Holiday Raffle tickets are available for purchase by Atlantic Federal Credit Union members and non-members, who are Maine or New Hampshire residents and are 18 years of age or older. All Holiday Raffle tickets must be purchased by 5:00PM., Monday, November 30, 2020.

Atlantic Federal Credit Union will select, at random, one winning Holiday Raffle Ticket for each day during the month of December. Winning raffle tickets will not be removed from the contest and individuals will be eligible to win more than one prize. A total thirty-one (31) prize packages will be awarded. There is one prize package for each day of the month, outlined on the 2020 Holiday Raffle Calendar. All winners will be contacted by phone, based on the phone number as provided by the individual at time of purchase. Atlantic Federal Credit Union will make a maximum of 3 (three) phone calls to the winner. The winner will have 45 (forty-five) days to claim the prize. If the prize is not claimed within 45 days, then the prize will be forfeited. No other winner will be chosen. Atlantic is not responsible for any phone issues when contacting winners.

If it is determined by Atlantic that a candidate is not eligible to receive a prize, another candidate may be selected and this process will continue on until such time as an eligible candidate is found. In the event that no candidates are found to meet the specifications the prize will go un-awarded.

The value of the prizes will vary and are noted on the 2020 Holiday Raffle Calendar available at any Atlantic Federal Credit Union branch or online at [www.atlanticfcu.com](http://www.atlanticfcu.com). Prize value is based on the retail value.

Each announced winner is responsible for taxes and must complete and sign a Winner's Affidavit and Release, at an Atlantic branch, which confirms eligibility to receive the prize; permits use of name, contest entry materials, as defined in above; and releases Atlantic from all liability in connection with winner's participation in the contest and acceptance, use, or non-use of the prize.

All entrants and winners agree to give Atlantic Federal Credit Union unrestricted right to use, reuse, broadcast, or publish their name, city of residence, contest entry materials, photo, video tape, film or any other likeness for any reason Atlantic Federal Credit Union deems necessary without compensation, unless prohibited by law.

By participating in this contest, each participant agrees to waive any and all claims for damages for death, personal injury, and loss of property or property damage that he or she may sustain as a result of his or her participation in the contest and/or the use of any prize. Atlantic is not responsible for entries not received due to computer or internet issues.