



OFFICIAL CONTEST AND SWEEPSTAKE RULES

\$1,000 DEBT CONSOLIDATION PROMOTIONS

1. HOW TO ENTER. NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. Kirtland CU's debt consolidation promotion begins March 1, 2023 and ends May 31, 2023 (the "promotion period"). There are two ways to enter:

1. You will be automatically entered into the drawing if you: qualify for and obtain a personal loan with a purpose of debt consolidation with Kirtland Credit Union during the Promotion Period. Other loans and personal loans for different purposes do not qualify. Student loans cannot be consolidated with a loan under this promotion. Other types of loans, including real estate and vehicle loans, do not qualify for this promotion. All member accounts must be in good standing at the time of the drawing according to Kirtland Credit Union guidelines. Good standing includes no delinquencies on your current loans.
2. Alternatively, hand print your complete name, address, age, daytime/evening phone numbers, email address, and send to Debt Consolidation Entry, Marketing Kirtland CU, PO Box 80570, Albuquerque, NM 87198. Entries must be handwritten and legible. Illegible entries will be void. Must be postmarked by May 15, 2023 and received by May 31, 2023.

Limit One Entry Per Person

2. ELIGIBILITY. The drawing is open to individuals 18 years of age or older who qualify under these rules. Staff, Volunteers and their families are not eligible for this drawing. Membership eligibility required.

3. PRIZES. Three winners will receive \$1,000 (or the current principal balance of the loan if less than \$1,000) directly applied to the principal balance of the debt consolidation personal loans established during the promotion period. If winners do not have a Kirtland Credit Union debt consolidation personal loan, prizes will be awarded upon qualifying for and opening a debt consolidation personal loan, as long as the loan is opened on or before July 15, 2023. The prizes are provided by Kirtland Credit Union. Winners will not receive cash – no substitutions by winners permitted. Odds of winning are dependent on the number of eligible entries received. No substitution or transfer of prizes permitted. Winners are responsible for all applicable federal, state and local taxes.

4. SELECTION OF WINNERS. Winners will be selected in a random drawing from all eligible entries on or about June 15, 2023 by the Credit Union, whose decision is final. Winners will be notified by mail, email, or telephone within 30 days. If prize notification is returned as undeliverable or winners cannot be located or does not respond by deadline date, an alternative winner will be selected.

5. CONDITIONS. The drawing is void where prohibited or restricted by law and is subject to all federal, state and local laws and regulations. Winners agree to the use of their name and likeness in publicity without notice or any additional compensation, except where prohibited by law. By entering this promotion, each entrant releases Kirtland Credit Union and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the promotion. Kirtland Credit Union reserves the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part, should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond Kirtland Credit Union's control corrupt the administration, security, fairness, integrity or proper play of the promotion.

6. SPONSOR. Kirtland Credit Union, PO Box 80570, Albuquerque, NM 87198.. To request a list of winners, mail a stamped, self-addressed envelope after the promotion period to: Kirtland Credit Union c/o Marketing Department, PO Box 80570, Albuquerque, NM 87198.