



OFFICIAL CONTEST AND SWEEPSTAKE RULES

REFER-A-FRIEND PROMOTION

1. HOW TO ENTER. NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. Kirtland CU's referral promotion begins September 7, 2024 and ends December 24, 2024 (the "promotion period"). There are two ways to enter:

1. You will be automatically entered into the drawing if you refer a person to join Kirtland Credit Union, who then opens a checking account and sets up a direct deposit of at least \$100 into the checking account during the Promotion Period. 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 current loans. The referred member must not have been a Kirtland CU member in the prior 90 days. Enter a referral by completing the online form at kirtlandcu.org/refer.

Limit one drawing entry per person. Prior months entries qualify for next month's drawing, provided the member has not already won. A single member may only win up to \$1,250 one time.

2. Both the referrer and the referred (who meets the above qualifications) will receive a drawing entry.

3. Alternatively, hand print your complete name, address, age, daytime/evening phone numbers, and email address, and send it to Referral 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 December 31, 2024 and received by January 15, 2024. Drawing qualifications in section 1.1 and 1.2 still apply when this alternative entry method is used.

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

3. PRIZES. Each month during the promotion period, one winner will have \$1,250 deposited to the account balance of the member's savings account. The prize is provided by Kirtland Credit Union. The winner will not receive cash – no substitutions by the winner are permitted. The odds of winning are dependent on the number of eligible entries received. Eligible entries, from which the winner is drawn, will include both referring members and referred members. No substitution or transfer of prizes is permitted. The winner is responsible for all applicable federal, state, and local taxes.

4. SELECTION OF WINNER. The Credit Union, whose decision is final, will select winners in a random drawing from all eligible entries on or about the first week of the following month. For instance, members who qualify for an October drawing will have a winner selected during the first full business week in November. The winner will be notified by mail, email, or telephone within 30 days. If the prize notification is returned as undeliverable, the winner cannot be located, or the winner does not respond by the deadline date, an alternative winner will be selected. If there are no qualifying entries, there will be no winner.

5. CONDITIONS. The drawing is void where prohibited or restricted by law and is subject to all federal, state, and local laws and regulations. Winner agrees 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.