

LLCU HOME SWEET HOME SWEEPSTAKES

- 1. Eligibility:** The LLCU “HOME SWEET HOME SWEEPSTAKES” is open to anyone who: (i) follows these rules; (ii) is a legal U.S. resident and (iii) is 18 years of age or over as of April 11th, 2022. Officers, directors, and employees of LLCU are not eligible to win a Prize but immediate family members (spouse, parent, child, sibling) and persons residing in their households are eligible to enter the Sweepstakes. The Sweepstakes is void where prohibited by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating in the Sweepstakes, you agree to the terms and conditions of these Official Rules. Four (4) prize winners will be selected randomly for the four (4) prizes from all entries received between April 11, 2022 and July 30, 2022. Each mortgage loan quote that is completed during the promotional period will constitute an entry. The promotion will run from April 11, 2022 through July 30, 2022. The Sweepstakes begins at 12:00 AM CST on April 11, 2022 and ends at 11:59 PM CST on July 30, 2022. No Purchase Necessary. LLCU Membership is not required.
- 2. Prizes:** Four (4) prizes will be awarded in total. The first prize drawn is a \$1,000 LLCU VISA® gift card. The second prize drawn is a \$500 LLCU VISA® gift card. The third prize drawn is a \$300 LLCU VISA® gift card. The fourth and final prize drawn is a \$200 LLCU VISA® gift card. The LLCU VISA® gift cards being given are a form of currency and each can be used as payment at any establishment where VISA® is accepted. (Gift card activation fees will be covered by LLCU). All prizes are subject to availability and may be subject to change without prior notice with an item of equal or greater value.
- 3.** The Winners are responsible for payment of all applicable federal, state, and local taxes imposed on the Prize and may be required, as a condition of receiving a Prize, to provide LLCU with their Social Security number so that appropriate reports may be filed with the appropriate taxing authorities.
- 4. How to Enter:** To win a Prize, you are not required to purchase goods or services from LLCU, pay any money to LLCU, or submit to a sales promotion effort. To enter, individual is required to reach out to an LLCU Mortgage Lending Officer and request a quote for a first mortgage loan or a first mortgage refinanced loan. The requested quote will serve as the official “entry” as it is processed in the LLCU loan system. Only one (1) Sweepstakes entry will be submitted per mortgage finance or refinance quote. Each quote processed will serve as one (1) official entry to the Sweepstakes. Only the name of the primary individual requesting and processing the quote will be submitted in the Sweepstakes.
- 5.** All entries must be submitted by 11:59 PM on July 30th, 2022 (CST) when the Promotional Period ends. A requested finance or refinance quote submitted via internet, by the deadline, will qualify. LLCU is not responsible for any omitted, lost, incomplete, misdirected, or fraudulent entries.
- 6.** All entries submitted automatically become the property of LLCU and will not be returned. Entries may be used by LLCU for promotional purposes.
- 7. Drawing:** The Sweepstakes Prize drawings for the prizes will be held on or about August 5th, 2022. The winners will be selected by a random drawing from all submitted entries, based on all requested quotes for first mortgage financing or refinancing that were processed during the Promotion Period.
- 8.** The odds of winning are dependent on the number of eligible entries received. You need not be present at the drawing to win.
- 9.** The Winners may be required to sign and return an affidavit of eligibility within 14 days of notification attempt. If such an affidavit is required, a failure to return the affidavit in the time noted will result in disqualification of the Winner’s entry and the random selection of an alternate Winner. By participating in the Sweepstakes, you agree to accept the decision of the judges as final in all matters relating to the Sweepstakes.
- 10. Notification:** The Winners will be notified by phone, e-mail and/or U. S. mail. LLCU is not responsible for notifications that are misdirected or not received because of incorrect information. If LLCU, after reasonable effort, is unable to contact the Winner within 10 business days from the first notification attempt, that Winner may be disqualified and an alternate Winner may be selected. Any notification returned as “undeliverable” will result in the disqualification of the Winner and the awarding of that Prize to an alternate Winner.

11. **Winner List:** You may obtain the names of the Winners on or after August 19th, 2022, by sending a self-addressed, stamped envelope to “Land of Lincoln Credit Union, HOME SWEET HOME Sweepstakes”, Attn: **Marketing Department – 4850 E Prosperity Place, Decatur, IL 62521.**
12. **Limitation of Liability:** By participating in the Sweepstakes, each entrant agrees that LLCU and its officers, directors, employees, agents, and representatives shall have no liability whatsoever to the entrants or others for all damages, whether direct or indirect, of any kind or nature arising out of or resulting from participation in the Sweepstakes or the acceptance, possession, use, or enjoyment of any Prize.
13. LLCU is not responsible for lost, late, misdirected, fraudulent or ineligible entries nor any combination thereof. LLCU is not responsible for any injury or damage to entrants’ or any other person’s computer related to or resulting from the download of any materials related to the Sweepstakes. If for any reason the Internet portion of the Sweepstakes is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of LLCU that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, LLCU reserves the right in its sole discretion to cancel, terminate, modify, or suspend the Sweepstakes.
14. LLCU reserves the right, in its sole discretion, to disqualify any entrant, including a Winner, who does not comply with these Official Rules. LLCU also reserves the right, in its sole discretion, to disqualify any entrant, including a Winner, who does or attempts to: (i) enter the Sweepstakes through any means other than as described in these Official Rules; or (ii) disrupt or damage LLCU’s website or social media channels, undermine the legitimate operation of the Sweepstakes, circumvent the terms and conditions of these Official Rules, or otherwise tamper with the Sweepstakes in any manner. If either of the above occurs, LLCU reserves the right to remedy any such action, disruption, or circumvention, and to seek damages from an entrant to the fullest extent permitted by law. Any attempt to deliberately damage LLCU’s website or social media channels to undermine the legitimate operation of the Sweepstakes is a violation of criminal and civil laws.
15. **Consent to Publicity and Release:** By entering the Sweepstakes, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a Prize without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless LLCU, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publicity about the Sweepstakes.
16. **Official Rules:** For a copy of official Sweepstakes rules, send a self-addressed stamped envelope to “Land of Lincoln Credit Union, HOME SWEET HOME Sweepstakes”, Attn: **Marketing Department, 4850 E Prosperity Place, Decatur, IL 62521.** Questions concerning any aspect of this Sweepstakes will be resolved by the Board of Directors of LLCU, and any such resolution will be final.

