

Genesee Co-op Federal Credit Union

New Online Services \$500 Giveaway

OFFICIAL RULES

NO PURCHASE NECESSARY. A purchase or payment of any kind will not improve your chances of winning.

PROMOTION DESCRIPTION: The \$500 Giveaway promotion ("Promotion") begins on **October 1, 2023** at 12:00:01 a.m. Eastern Time ("ET") and ends on **Dec. 15, 2023** at 11:59:59 p.m. ET ("Promotion Period"). By participating in the Promotion, each entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Genesee Co-op Federal Credit Union ("GCFCU" and/or "Sponsor"), 395 Gregory Street, Rochester, NY 14620, which shall be final and binding in all respects. By participating, entrants agree to GCFCU periodically providing notification of special offers and promotions, including communication via e-mail. If at any time you decide that you do not wish to be contacted further about special promotions via email, follow the instructions in the email.

ELIGIBILITY: To be eligible, you must: 1) be a U.S. resident, 2) be eighteen (18) years of age or older, and 3) be a Genesee Co-op Federal Credit Union member. **DO NOT ATTEMPT TO PARTICIPATE IN THIS PROMOTION IF YOU DO NOT MEET THESE REQUIREMENTS.**

Employees, officers, and board members of Sponsor, and their immediate family are not eligible to participate or win prizes.

HOW TO ENTER: Your name will automatically be entered into the Promotion when you re-enroll or sign up for our new Bill Pay or eStatements system via our new online banking or mobile banking app. **Refer to our website, [genesee.coop/upgrade](https://www.genesee.coop/upgrade) for more information about Bill Pay. To enter without signing up for Bill Pay or eStatements please request an entry form from a staff member at 395 Gregory Street, Rochester, NY 14620.**

Limit one (1) entry per person during the Promotion Period. Participation must be by the participant, via Bill Pay or eStatements registration. The use of any device to automate the entry process is prohibited.

PRIZE: Five (5) winners will be randomly selected from eligible entries, and will receive a \$500 prize, distributed as a Visa® Gift Card. Gift card is subject to terms/conditions of use as indicated thereon, which may include expiration date (where legal). Need not be present to win.

The winner will be chosen by a random drawing on Dec. 22, 2023 and will be notified by phone and address on file. If you are notified as a winner, you must comply with all conditions of these Official Rules and winning is contingent on fulfilling all requirements. Any potential prize winner must meet all eligibility requirements of the Sponsor. Winner will have 30 days to respond to Sponsor stating they will claim their prize. If prize is unclaimed after 30 days, it will be forfeited.

No cash alternative or prize substitution will be allowed, except Sponsor reserves the right to substitute prize(s) of comparable value if a prize listed, or any portion thereof, is unavailable for any reason. Prize winner shall be solely responsible for all federal, state and/or local taxes, and the reporting consequences thereof, and for any other fees or costs associated with the applicable prize.

ODDS OF WINNING: Odds of winning a prize will depend on the total number of eligible entries received during the Promotion Period.

WINNER'S LIST: A winner's list with the first name and last initial, as well as city and state, will available upon request at GCFCU 395 Gregory Street, Rochester, NY, from February 1, 2024 – February 28th, 2024. **PLEASE DO NOT ACCEPT THE PRIZE IF YOU DO NOT WANT THIS INFORMATION AVAILABLE.**

GENERAL CONDITIONS: Except as contemplated in these Official Rules, personal information collected in connection with this Promotion will be used in accordance with the privacy policy found on the Sponsor website, <https://www.genesee.coop>.

Entrants agree that the Sponsor (A) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, due in whole or in part, directly or indirectly, to participation in the Promotion or any Promotion-related activity, or from entrants' acceptance, receipt, possession and/or use or misuse of any prize, and (B) has not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize's quality or fitness for a particular purpose.

The internal Genesee Co-op database clock will be the official timekeeper for online entries in this Promotion. The Promotion Entities shall not be responsible for incorrect or inaccurate entry information whether caused by Internet users or by any of the equipment or programming associated with or utilized in the Promotion or by any technical or human error which may occur in the processing of the entries in the Promotion. The Promotion Entities assume no responsibility or liability for any error, omission, interruption, deletion, theft or destruction, or unauthorized access to, or alteration of entries.

Without limiting the generality of the foregoing, Sponsor is not responsible for an errors in applications or problems with technical capture of information. Sponsor reserves the right in its sole discretion to disqualify any individual who is found to be tampering with the entry process or the operation of the Promotion, to be acting in violation of these Official Rules, or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Promotion, or to annoy, abuse, threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law.

No mechanically reproduced, illegible, incomplete, forged, software-generated or other automated multiple entries will be accepted. Sponsor reserves the right to modify, extend, suspend, or terminate the Promotion if it determines, in its sole discretion, that the Promotion is technically impaired or corrupted or that fraud or technical problems, failures or malfunctions or other causes beyond Sponsor's control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Promotion as contemplated herein.

In the event Sponsor is prevented from awarding prizes or continuing with the Promotion as contemplated herein by any event beyond its control, or for any reason of its determination, Sponsor shall have the right to modify, suspend, or terminate the Promotion.

GOVERNING LAW/JURISDICTION: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE PROMOTION SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK.