

**FIRST COMMUNITY CREDIT UNION (FCCU)**  
**CHRISTMAS HOLIDAY LOAN OFFER - WIN \$500 VISA GIFT CARD**  
**OFFICIAL CONTEST RULES**

1. **CONTEST PERIOD:** The Contest period begins on November 1, 2021 and ends at 7:00pm on December 31, 2021.
2. **ELIGIBILITY:** The Contest is open to all First Community Credit Union consumer members age 18 and older. Board Members and Employees of First Community Credit Union, their immediate family members and members of their households are not eligible. Limit one entry per person during the Contest period.
3. **TO ENTER:** To enter the Contest you must open a new Holiday Loan with FCCU. If you are a non-member, you must enter the drawing under the No Purchase Necessary rules under number four.
4. **NO PURCHASE NECESSARY.** Void where prohibited. Subject to applicable federal, state and local laws. To enter the drawing without purchase, send in a 3x5 index card with your name, address, phone number, email address and indicate that you would like to be entered for the "Christmas Holiday" drawing to: First Community Credit Union, Attn: Marketing, PO Box 840129, Houston, TX 77284-0129. Limit one entry per person. FCCU assumes no responsibility for lost, incomplete, stolen, misdirected, illegible or postage-due mail entries.
5. **SELECTING THE WINNERS.** Winners will be selected on the following dates using Random.org, a random selection tool. Winner does not need to be present to win. All decisions are final and are at FCCU's sole discretion.
  - a. First selection date - December 3, 2021
  - b. Second selection date - January 5, 2022
6. **PRIZE:** Two (2) prizes of a \$500 Visa Gift Card will be awarded.
7. **PRIZE CLAIMING:** Once selected, winner will be notified of winning and has 10 business days to accept the prize. Winner will be required to verify their address, phone number, email address and furnish their Social Security Number. Failure to comply with these Official Rules will result in a forfeiture of the prize and an alternative winner will be selected. By accepting the prize, the winner consents to disclosure of his/her name and agrees to grant FCCU the right to use his/her name for promotional purposes.
8. **GENERAL CONDITIONS:** By entering the Contest, you agree to be bound by the terms of a holiday loan that are agreed to upon the holiday loan being opened. Entrants agree to release, discharge, indemnify and hold harmless First Community Credit Union and their employees, board members, subsidiaries, affiliates, and agents from and against any injuries, losses, damages, claims, actions or any liability of any kind resulting from or arising from participation or attempted participation in the Sweepstakes and/or the acceptance, possession, misuse or non-use of any prizes that may be awarded including any travel related thereto.
9. **ODDS OF WINNING:** Odds of winning dependent on the number of entries received.