

FIRST COMMUNITY (FCCU)
CHRISTMAS CLUB MATCH – WIN UP TO \$1,000 CASH
CONTEST OFFICIAL RULES

1. **CONTEST PERIOD.** The Contest period begins on February 1, 2025 and ends at 7:00pm CST on September 30, 2025
2. **ELIGIBILITY.** The Contest is open to all First Community members age 18 and older. Board Members and Employees of First Community, 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 Christmas Club account with FCCU no later than September 30, 2025 by 7pm CST. If you do not open a Christmas Club account, 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 Club" 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 entries.
5. **SELECTING THE WINNERS.** Winners will be selected 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.
6. **PRIZE.** One (1) prize of up to \$1,000 cash will be awarded.
7. **PRIZE CLAIMING.** Once selected, winner will be notified of winning and has ten (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. Any prize won and accepted with a value of \$600 or more will be subject to 1099-MISC tax reporting. All related expenses, including applicable taxes and/or fees are the sole responsibility of the winner. If required by FCCU, winners will be required to sign and return a publicity/liability release. If a winner does not agree to sign any required documents or fails to comply with the Official Rules, it will result in a forfeiture of the prize and an alternate winner will be selected.
8. **GENERAL CONDITIONS.** By entering the Contest, you agree to be bound by the account agreement. By entering the Contest, you agree that FCCU may enter your name and contact information in their database and have your permission to contact you with a list of other ways from which you may choose to be involved with FCCU.
9. **RELEASE.** By entering, 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 in the Contest and/or the acceptance, possession, misuse or non-use of any prize that may be awarded, including any travel related thereto.
10. **ODDS OF WINNING.** Odds of winning dependent on the number of entries received.