

***OFFICIAL RULES FOR TRAVEL TUESDAY GIVEAWAY**

No purchase or payment of any kind is necessary to win. This Giveaway is open to legal residents of the United States, who are 18 years of age or older. Void where prohibited or restricted by law.

By entering the Travel Tuesday Giveaway, you acknowledge that you understand and will abide by these Official Giveaway Rules. Valid only for entries submitted by the date indicated on the promotion. Only one Giveaway entry per person will be accepted.

1. **Eligibility:** Giveaway (the "Giveaway") is only open to those who complete an entry on the Giveaway webpage (www.ctelco.org/giveaways) and are eighteen years of age on the date of entry. The Giveaway is only open to legal residents of the United States and is void where prohibited by law. Employees of Carolinas Telco Federal Credit Union (CTFCU) (the "Sponsor") their respective affiliates, subsidiaries, advertising and promotion agencies, suppliers and their immediate family members and/or those living in the same household of each are not eligible to participate in the Giveaway. The Giveaway is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

2. **Agreement to Rules:** By participating, you agree to be fully unconditionally bound by these Official Giveaway Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree to accept the decisions of CTFCU, as final and binding as it relates to the content.

3. **Giveaway Period:** All entries will be accepted through the Giveaway's website starting on **February 1, 2019**, and ending **March 25, 2019**. All entries must be received by **March 25, 2019, at 11:59 p.m. EST** to qualify. Valid only for entries submitted by the date indicated on the promotion.

4. **How to Enter:** The Giveaway must be entered by visiting www.ctelco.org/giveaways and submitting the website entry form. Only one entry allowed per eligible person.

5. **Prizes:** Winners will receive a Visa® gift card, valued at \$50.00 USD.

6. **Odds:** The odds of winning depend on the number of entries received.

7. **Winner Selection and Notification:** Winners need not be present to win. Winners of the Giveaway will be selected in a weekly random drawing under the supervision of the Sponsor. Winners will be notified via email to the address used in the Giveaway entry with within five (5) days following the winner selection. If a telephone number is provided, one attempt will be made to make contact by phone in addition to email. CTFCU shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail, or other security settings or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the prize within seven (7) days from the time award notification was attempted, the prize may be forfeited and an alternate winner will be selected. The prize offered in the Giveaway is conditioned upon compliance by the winner with any and all federal and state laws and regulations.

ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE GIVEAWAY AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. **Prize Distribution:** The preferred method for prize distribution will be at the CTFCU branch selected in the Giveaway website form. You will be required to show photo identification to claim your prize. If a winner is unable to pick up their prize in person, photo identification will be required by remote means (ex. fax, email, etc.) to prove eligibility before an alternate prize delivery method can be arranged.

9. **Rights Granted by You:** The winner of a prize may be asked to sign a release and have their picture taken consenting to the use of the winner's name and likeness for publicity purposes. By participating in the Giveaway, the winner(s) of a prize agrees to have his/her name, voice, picture or likeness used in any advertising or broadcasting material relating to the Giveaway.

10. **Terms:** CTFCU reserves the right, in its sole discretion to cancel, terminate, modify or suspend the Giveaway should a virus, bugs, non-authorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Giveaway. In such case, CTFCU may select the winners from all eligible entries received prior to and/or after the action was taken by CTFCU. CTFCU reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Giveaway or website or violates these terms and conditions. Furthermore, CTFCU has the right, at its sole discretion, to maintain the integrity of the Giveaway, to void entries for any reason, including, but not limited to; multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by the Giveaway's rules; or the use of bots, macros or scripts or other technical means for entering.

11. **Limitation of Liability:** By participating in the Giveaway, each entrant agrees to release and hold harmless CTFCU, its officers, employees, volunteers, etc., from any and all claims or liability arising directly or indirectly from any prize or the Giveaway. Copies of the official Giveaway rules will be available at CTFCU's main administrative office or on the credit union's website at www.ctelco.org.

12. **Disputes: THIS GIVEAWAY IS GOVERNED BY THE LAWS OF NORTH CAROLINA WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES.** As a condition of participating in the Giveaway, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with the Giveaway, shall be resolved individually, without resort to any form of class action, or litigation. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering the Giveaway), and participant further waives all rights to have damages multiplied or increased.

13. **Privacy Notice:** Information submitted with an entry is subject to the privacy policy stated on the CTFCU website. To read the privacy notice, visit www.ctelco.org/privacynotice.

14. **Winners List:** A list of winner(s) may be obtained by writing Carolinas Telco FCU at P.O. Box 668467, Charlotte, NC 28266, Attention: Marketing Department. Please include your complete contact details and the reason for the request. The decision to release this list and any information contained in such a disclosure will be at the sole discretion of CTFCU.