

# Lanco FCU Deck the Halls Sweepstakes - OFFICIAL RULES

**1. PROMOTION DESCRIPTION:** The Lanco FCU Deck the Halls Sweepstakes ("**Sweepstakes**") begins on October 15, 2019 at 12:00 a.m. Eastern Time ("**ET**") and ends on December 14, 2019 at 12:00 p.m. ET ("**Sweepstakes Period**").

The sponsor of this Sweepstakes is Lanco Federal Credit Union ("**Sponsor**"). By participating in the Sweepstakes, each individual ("**Entrant**") unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects. Sponsor is responsible for the collection, submission or processing of entries into the Sweepstakes by either method described in Section 3 ("**Entries**") and the overall administration of the Sweepstakes. Entrants should look solely to Sponsor with any questions, comments or problems related to the Sweepstakes. Sponsor may be reached by the contact information provided in Section 9 of the Official Rules during the Sweepstakes Period.

**2. ELIGIBILITY:** The Sweepstakes is open to individuals age 18 or older as of the date of their entry who are legal residents of the United States and are members of Lanco Federal Credit Union or legal residents of Lancaster County, Pennsylvania. Sponsor employees and volunteers are not eligible to enter or win. Household Members and Immediate Family Members of such individuals are also not eligible to enter or win. "Household Members" shall mean those people who share the same residence at least three months a year. "Immediate Family Members" shall mean parents, stepparents, legal guardians, children, stepchildren, siblings, stepsiblings, or spouses. This Sweepstakes is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under applicable United States federal, state and local laws. This Sweepstakes is void where prohibited or restricted by law.

**3. HOW TO ENTER:** No purchase or transaction is necessary to enter to win. There are two (2) ways to enter the Sweepstakes during the Sweepstakes Period:

**ENTRY METHOD 1:** You will automatically earn one (1) entry into the respective and subsequent Weekly, Daily, and Grand Prize drawings according to the Prize Drawing charts below when you apply for any eligible loan during the Sweepstakes Period. Eligible loans are consumer loans as follows: new or used auto loan, credit card, home equity line of credit, home equity loan, personal line of credit, and personal loan. Applications can be submitted online at [www.lancofcu.com/deck-the-halls-sweepstakes](http://www.lancofcu.com/deck-the-halls-sweepstakes) or in person or by mail at any Lanco Federal Credit Union branch.

**ENTRY METHOD 2:** Hand print your name, complete mailing address, telephone number, and date of birth on a card and mail it to Lanco FCU, ATTN: Sweepstakes, 349 W Roseville Rd, Lancaster, PA 17601. Mailed entries must be postmarked and received within the dates as defined by the Prize Drawing charts below to earn entry into the respective and subsequent Weekly, Daily, and Grand Prize drawings. Mechanically reproduced entries are automatically void. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Sponsor is not responsible for lost, late, incomplete, invalid, illegible, damaged, misdirected, returned, or postage-due entries, which will be disqualified.

Automated or robotic Entries submitted by individuals or organizations will be disqualified. Any attempt by Entrant to obtain more than the stated number of Entries by using multiple/different identities or any other methods will void Entrant's Entries and that Entrant may be disqualified. Final eligibility for the award of any prize is subject to verification. All Entries must be posted by the end of the Sweepstakes Period in order to participate. Sponsor's database clock will be the official timekeeper for this Sweepstakes.

Limit two (2) Entries per individual, regardless of method of entry. All entries will carry forward to any subsequent Weekly Entry Period drawings, if any, and to the Daily and Grand Prize drawings.

Weekly Prize Drawings				
Week #	Weekly Entry Period Start Dates/Times	Weekly Entry Period End Dates/Times	Mailed Entry Receive-By Date	Drawing will be held on or about:
1	9:00 a.m. ET 10/15/2019	11:59 p.m. ET 10/21/2019	10/22/2019	10/23/2019
2	12:00 a.m. ET 10/22/2019	11:59 p.m. ET 10/28/2019	10/29/2019	10/30/2019
3	12:00 a.m. ET 10/29/2019	11:59 p.m. ET 11/04/2019	11/05/2019	11/06/2019
4	12:00 a.m. ET 11/05/2019	11:59 p.m. ET 11/11/2019	11/12/2019	11/13/2019
5	12:00 a.m. ET 11/12/2019	11:59 p.m. ET 11/18/2019	11/19/2019	11/20/2019
6	12:00 a.m. ET 11/19/2019	11:59 p.m. ET 11/25/2019	11/26/2019	11/27/2019
7	12:00 a.m. ET 11/26/2019	11:59 p.m. ET 12/02/2019	12/03/2019	12/04/2019
8	12:00 a.m. ET 12/03/2019	11:59 p.m. ET 12/09/2019	12/10/2019	12/11/2019

Daily Prize Drawings			
Entry Period Start Dates/Times	Entry Period End Dates/Times	Mailed Entry Receive-By Date	Drawing will be held on or about:
9:00 a.m. ET 10/15/2019	12:00 p.m. ET 12/14/2019	12/14/2019	12/16/2019
			12/17/2019
			12/18/2019
			12/19/2019

Grand Prize Drawing			
Entry Period Start Dates/Times	Entry Period End Dates/Times	Mailed Entry Receive-By Date	Drawing will be held on or about:
9:00 a.m. ET 10/15/2019	12:00 p.m. ET 12/14/2019	12/14/2019	12/20/2019

#### 4. PRIZES AND WINNER SELECTION/ODDS:

Weekly Prize Drawings: Eight (8) winners will receive \$100.00.

Daily Prize Drawings: Four (4) winners will receive \$200.00.

Grand Prize Drawing: One (1) winner will receive \$500.00.

Sponsor will select individuals at random (“**Winners**”) to win prizes on or about the dates as outlined in Section 3 and as described below. All selections are final, and by entering the Sweepstakes, all Entrants agree that there is no appeal or manner in which to object to the determinations of the Sponsor.

Weekly Prize Drawings will be conducted from among all eligible Entries received during the applicable Weekly Entry Period and any previous Weekly Entry Period(s). For the purposes of this Sweepstakes, a week is defined by the dates and times outlined in the chart in Section 3. The odds of winning a Weekly Prize Drawing depend on the total number of eligible Entries received by the end of each Weekly Entry Period.

Daily Prize Drawings and Grand Prize Drawing will be conducted from among all eligible Entries received during the Sweepstakes Period. The odds of winning a Daily Prize Drawing or the Grand Prize Drawing depend on the total number of eligible Entries received by the end of the Sweepstakes Period.

Only one prize per individual will be awarded. Prizes cannot be transferred or substituted by winner. Failure to comply with the Official Rules will result in forfeiture of the prize. If the winner is a Lanco Federal Credit Union member, the prize will be awarded as an account credit. If the winner is not a Lanco Federal Credit Union member, the prize will be awarded as a check. Sponsor will not replace any lost or stolen prize items. Any person who wins prizes through any Sponsor-sponsored promotions with cumulative value equal to or greater than \$600 in a calendar year will receive an IRS 1099 Tax Form. All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winner.

**5. WINNER NOTIFICATION/AFFIDAVITS:** Potential winners will be notified by phone via the phone number provided in the Entry information on or about the date of the prize drawing. All potential winners must comply with all terms and conditions of these Official Rules, and being declared an official winner is contingent upon fulfilling all requirements set forth herein. Potential winner may be required to sign and return an affidavit of eligibility/compliance (including providing his/her Social Security Number for tax purposes) and a publicity/liability release (collectively, the "**Prize Claim Documents**"), as allowed by law, within eight (8) calendar days of notification attempt or he/she will forfeit the prize. Any potential winner who is unreachable or declines acceptance of the prize will be considered to have forfeited the prize. Sponsor is not responsible for any delay or failure to receive notification for any reason, including wrong or inactivate phone numbers, no voicemail setup, or potential winner's failure to adequately monitor provided phone number. In the event of prize forfeiture, Sponsor may award the prize to a randomly selected alternate potential winner. No substitution or transfer of a prize is permitted except by Sponsor.

**6. PRIVACY:** Any personal information supplied by you will be subject to the privacy policy of the Sponsor posted at [www.lancofcu.com/disclosures](http://www.lancofcu.com/disclosures) and will be used for the proper administration and fulfillment of the Sweepstakes as described in these Official Rules. By entering the Sweepstakes, you grant Sponsor permission to share your name for use in a publicly available Winners list, if applicable.

**7. LIMITATION OF LIABILITY:** Sponsor assumes no responsibility or liability for (a) any incorrect, inaccurate, or failed entries; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Sweepstakes; (c) any technical malfunction, failure, interruption, defect, or delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, or providers utilized in any aspect of the operation of the Sweepstakes.

If, for any reason, the Sweepstakes is not capable of running as planned for reasons which may include without limitation, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes in whole or in part. In such event, Sponsor shall immediately suspend all drawings and prize awards, and Sponsor reserves the right to award any remaining prizes in a manner deemed fair and equitable by Sponsor. Sponsor shall not have any further liability to any participant in connection with the Sweepstakes.

**8. WINNER LIST/OFFICIAL RULES:** To obtain a copy of the Winner List or a copy of these Official Rules, visit [www.lancofcu.com/deck-the-halls-sweepstakes](http://www.lancofcu.com/deck-the-halls-sweepstakes) or send your request along with a stamped, self-addressed envelope, postmarked by January 3, 2020 to: Lanco FCU, Deck the Halls Sweepstakes, 349 W Roseville Rd, Lancaster, PA 17601. Requests must be received by January 24, 2020. Residents of Vermont may omit return postage. The winner list will be posted as Official Winners are confirmed.

**9. SPONSOR:** The Sponsor of this Sweepstakes is Lanco Federal Credit Union, 349 West Roseville Road, Lancaster, PA 17601, (717) 569-7180, (888) 318-4222.