

70th Anniversary
\$70 Dollar Gift Card Giveaway
January 1 – December 31, 2024

Official Promotion Details and Rules

SWEEPSTAKES SPONSOR

First Capital Federal Credit Union, York, Pennsylvania. All prizes are provided by First Capital Federal Credit Union.

ELIGIBILITY

All entrants must be a member of First Capital Federal Credit Union and be at least 18 years old. Charged-off accounts are ineligible to win. First Capital Federal Credit Union employees, Board of Directors, and Supervisory Board are not eligible to win.

HOW TO ENTER

First Capital Federal Credit Union members have the chance to participate in the First Capital FCU 70th Anniversary Giveaway Promotion for the opportunity to win a \$70 Dollar Gift Card during the eligible promotion period. The Giveaway promotion begins on January 1, 2024 at 12:00 a.m. ET and ends on December 31, 2024 at 11:59 p.m. ET. In order to be entered into the drawing, a member **MUST** complete a transaction during the month. This can be defined as a transaction that occurs the first day of the month, starting at 12:01 a.m. through the last day of the month, at 11:59 p.m. A transaction can be a physical transaction or digital transaction done by a member at a branch, over the phone, or online. A transaction that has occurred during the month, will only count towards that month's giveaway. A transaction is defined as a deposit; withdrawal; product purchase; loan payment; new loan; debit card deposit; withdrawal, or purchase; transfer; bill pay. The following are not considered a transaction: check clearing; automated payments; dividend posting; ACH transactions. To enter without having or opening a First Capital Federal Credit Union membership, print your full name, complete address, day and evening phone numbers (including area code), and date of birth on a plain 3 x 5 or 4 x 6 postcard and mail to First Capital FCU Marketing Dept., Attn: \$70.00 Gift Card Giveaway, P.O. BOX 7746, York, PA 17404.

PRIZE

There are twelve (12) monthly prizes with a cash value of \$70.00. The entry period ends December 31, 2024. Prize winner will receive a \$70.00 Visa Gift Card with a cash value of \$70.00.

WINNER SELECTION:

The prize winner will be randomly selected from all eligible entries received according to the process in the "How to Enter" section. The prize drawing will be conducted by First Capital Federal Credit Union on the first business day after the last day of the month. Limit one prize per winner. Federal, state and local taxes are the sole responsibility of the winner.

TO CLAIM PRIZE

The winner will be notified via e-mail, and/or telephone the first business day following an eligible month. Should the first of the month fall on a Holiday or Weekend, in which First Capital Federal Credit Union is closed, the prize drawing will be conducted on the next business day in the new month. Notified winners may call 717-767-5551 ext. 1106, with any questions. Further, First Capital Federal Credit Union will require that all winners sign an Affidavit of Eligibility and Liability Release form ("Affidavit"). If prizewinner does not accept the prize, another random drawing will be held from the remaining eligible entries and the prize will be awarded to the winner of that drawing with all other terms being applicable.

GENERAL TERMS

All federal, state and local laws and regulations apply. Sweepstakes void where prohibited by law. Members and sweepstakes entrants agree to abide by the terms of these Official Rules, which will be posted at firstcapitalfcu.com/giftcardgiveaway throughout the sweepstakes, and by the decisions of First Capital Federal Credit Union which are final and binding on all matters pertaining to this sweepstakes. Acceptance of a prize constitutes First Capital Federal Credit Union to use the winner's name and likeness online and in print, or in any other media, in connection with the sweepstakes without additional compensation unless prohibited by law. Entrants also agree to the use of his/her name and photograph in any First Capital Federal Credit Union publication or website or other electronic and print media if drawn as prize winner.

LIMITATION OF LIABILITY

First Capital Federal Credit Union does not in any way endorse, warrant, or assume liability for the prizes offered in this sweepstakes. First Capital Federal Credit Union assumes no responsibility for lost, late, misdirected, illegible, postage due or mutilated entries or for any entries not accepted because of computer, online, telephone or technical malfunctions that may occur. By entering, participants release and hold harmless First Capital Federal Credit Union from any and all liability for any injuries, loss or damage or any kind arising from or in connection with the sweepstakes or from the use or acceptance of any prize won. First Capital Federal Credit Union is not responsible for printing or typographical errors in any sweepstakes related materials; or stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. First Capital Federal Credit Union reserves the right to disqualify any individual it finds to be acting in violation of the Official Rules. First Capital Federal Credit Union also reserves the right, at its sole discretion, to disqualify any individual it finds to be or suspects to be tampering with, or attempting to tamper with the entry process, or the operation of the sweepstakes. First Capital Federal Credit Union also reserves the right to cancel or modify the sweepstakes if fraud or technical failures compromise the integrity of the sweepstakes, or the sweepstakes is not capable of running as planned, as determined by First Capital Federal Credit Union in its sole discretion.

WINNER'S LIST/OFFICIAL RULES REQUEST

To receive a list of the prize winners or an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope by December 31, 2024 to 70th Anniversary Sweepstakes Request, c/o FIRST CAPITAL FEDERAL CREDIT UNION MARKETING DEPARTMENT, P.O. BOX 7746, York, PA 17404. Please specify "Rules" or "Winner List." You may also view the rules at firstcapitalfcu.com.