

2019 Double Your Tax Refund Sweepstakes Official Rules and Regulations

Promotion ends May 31, 2019. Prize will be awarded by June 30, 2019.

NO PURCHASE NECESSARY TO ENTER OR WIN. OPENING AN ACCOUNT, TAKING A LOAN FROM TRUMARK FINANCIAL® CREDIT UNION, OR OTHER PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. RULES ARE SUBJECT TO CHANGE AT ANY TIME AND WITHOUT NOTICE.

- 1. Eligibility Restrictions:** Promotion is open to anyone who is 18 years of age and older, has a valid driver's license, and within the TruMark Financial field of membership.* Employees of TruMark Financial, Board of Directors, officials, immediate family members, and participating sponsors/promotional partners are not eligible. Business accounts are not eligible. Cannot be combined with other offers. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.
- 2. Sponsor:** The Sponsor of this Sweepstakes is TruMark Financial Credit Union.
- 3. Timing:** The Sweepstakes begins on Jan. 2, 2019, at 12 a.m. Eastern Standard Time (EST) and ends on May 31, 2019, at 11:59 p.m. EST (the "Sweepstakes Period").
- 4. You may enter the Sweepstakes by any of the following ways:**
 - a) Have your 2018 federal tax refund deposited directly into your TruMark Financial account by May 31, 2019. Only directly deposited tax refunds from IRS/Treasury to TruMark Financial are eligible. External transfers from another financial institution are not eligible. If federal tax refund is split between multiple financial institutions, only the portion deposited directly to TruMark Financial is eligible.

OR

 - b) Send a postcard with your name, address, and phone number to: TruMark Financial Credit Union, Attn: Marketing Department Tax Refund Sweepstakes, 335 Commerce Drive, Fort Washington, PA 19034. One separately mailed postcard equals one entry. Valid entries must be postmarked no later than May 31, 2019, and received by June 6, 2019. Maximum of one (1) entry per individual. Mailed entries will not be acknowledged or returned. Participants must provide all the contact information requested on the entry form, or the entry will be void.
- 5. Prize:** One (1) grand prize winner will receive an account credit equal to the lesser of:
The amount of their Federal tax refund deposited directly into their TruMark Financial account during the Sweepstakes Period, up to \$5,000. Odds of winning are dependent upon the total entries received Jan. 2, 2019, through May 31, 2019. Grand prize will be deposited into prize winner's TruMark Financial account.
- 6. Grand Prize Winner Drawing and Notification:** One (1) grand prize winner will be randomly selected by Sponsor on or about June 14, 2019, in a random drawing from all eligible entries received during the Sweepstakes Period. The grand prize winner will be contacted either by phone, email, or in writing by June 18, 2019. If winner cannot be contacted or has not claimed the prize by June 24, 2019, an alternate winner will be randomly selected from all remaining entries.

*Field of Membership: Persons who live, work, worship, attend school, or volunteer in the Pennsylvania counties of Philadelphia, Bucks, Chester, Delaware, or Montgomery.

- 7. Additional Terms and Conditions of Prize:** Prizes are non-transferrable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize for one of equal or lesser value if the designated prize should become unavailable for any reason. Winner is responsible for all costs, taxes, fees, and expenses associated with a prize or the acceptance and use of any element of a prize not specifically addressed above are the sole responsibility of the winner. All state and local taxes on prize are winner's responsibility. The winner will receive a Form 1099 listing any amounts required to be reported to the Internal Revenue Service.
- 8. Release:** By entering the Sweepstakes, winner agrees to waive any and all claims against TruMark Financial officers, directors, employees, agents, and representatives for personal injury, including death, or damage to, or loss of any property arising out of participation in the Sweepstakes or receipt or use or misuse of any prize.
- 9. Publicity:** Except where prohibited by law, participation in the Sweepstakes constitutes the winner's consent to Sponsor use of winner's name, likeness, photograph, voice, opinions, and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.
- 10. General Conditions:** TruMark Financial reserves the right to cancel, suspend, and/or modify the Sweepstakes or any part of it, for any reason, including if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damage from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.
- 11. Limitations of Liability:** TruMark Financial officers, directors, employees, agents, and representatives are not responsible for typographical or other errors in the printing, stolen, lost, late, garbled, delayed, misdirected, damaged, incomplete, postage due, or ineligible entries or in the offering or the administration of the contest or in the announcement of the prize. If, in the exclusive judgment of TruMark Financial, this contest becomes compromised in any way, TruMark Financial reserves the right to withdraw the contest offer, cancel any method of entry, void any entries submitted fraudulently, or select winners from all eligible entries received prior to the act that compromised the contest. By entering, entrants acknowledge compliance with these Official Rules including all eligibility requirements.