

2019 TruMark Financial “HELoC Select Gift Card” Sweepstakes Official Rules and Regulations

Sweepstakes ends March 31, 2019. Prize will be awarded by April 26, 2019.

NO PURCHASE NECESSARY TO ENTER OR WIN. RULES ARE SUBJECT TO CHANGE AT ANY TIME AND WITHOUT NOTICE.

1. **Eligibility Restrictions:** Sweepstakes 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 Feb. 1, 2019, at 12 a.m. Eastern Standard Time (EST) and ends on March 31, 2019, at 11:59 p.m. EST (the “Sweepstakes Period”).
4. **You may enter the Sweepstakes by any of the following ways:**
 - a. Open a TruMark Financial HELoC Select Feb. 1, through March 31, 2019.

OR

 - b. Send a postcard with your name, address, and phone number to: TruMark Financial Credit Union, Attn: Marketing Department “HELoC Select Gift Card” Sweepstakes, 335 Commerce Drive, Fort Washington, PA 19034. One separately mailed postcard equals one entry. Valid entries must be postmarked no later than March 31, 2019, and received by April 4, 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:** Two (2) winners will receive a \$500 Visa® gift card.
6. **Grand Prize Winner Drawing and Notification:** Two (2) prize winners will be randomly selected by Sponsor on or about April 17, 2019, in a random drawing from all eligible entries received during the Sweepstakes Period. The prize winners will be contacted either by phone, email, or in writing by April 19, 2019. If winner cannot be contacted or has not claimed the prize by April 24, 2019, an alternate winner will be randomly selected from all remaining entries.
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 may 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.