

## **Neighborhood CU's Year of No Car Loan Payments Giveaway – Official Rules 2025**

**ELIGIBILITY:** NO PURCHASE NECESSARY TO ENTER OR WIN. The Neighborhood Credit Union (Neighborhood CU) “**Year of No Car Loan Payments Giveaway**” program (“Program”) is open to individual legal U.S. residents who are 18 years or older at the time of entry. The Program is void where prohibited by law. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding in all matters related to the Program. Winning a prize is contingent upon fulfilling all requirements set forth herein. An eligible “Member” for the purposes of the Program means the primary accountholder of a Neighborhood CU Savings Account in good standing (as determined by Sponsor in its sole discretion) at the time of entry and at the time of drawing. A “Prospective Member” for the purposes of the Program means an individual who is not yet, but eligible to become a Member at the time of entry and at the time of drawing, as defined by Eligibility Requirements available online:

**<https://www.myncu.com/win-rules>**. In the event of a dispute as to the identity of a winner, such entry will be deemed to be submitted by the primary accountholder of the Eligible Neighborhood CU Account in question. Employees of Neighborhood CU, volunteers, members of the Board of Directors, its affiliates and their families residing in a single household are eligible. Some restrictions may apply.

**TIMING:** The **Neighborhood Credit Union’s Year of No Car Loan Payments Giveaway** (the “Sweepstakes”) begins at 12:00:01 AM Central Time (“CT”) on Tuesday, April 1, 2025 and ends at 11:59:59 PM CT on Monday, June 30, 2025 (the “Sweepstakes Period”).

There will be ten (10) random drawings at the end of the Program Period (drawing period detailed below) from among eligible entries received by the end of the Drawing Period.

**HOW TO ENTER:** There are three (3) ways to enter.

**Method #1: New Member Sign Up Entry:** During the Sweepstakes Period, **visit any Neighborhood CU location or go online to myncu.com** and become a Neighborhood CU new member who funds an auto loan and you will automatically receive one (1) Sweepstakes Entry.

**Method #2 / Existing Member Entry:** During the Sweepstakes Period, existing Neighborhood CU members can fund an auto loan to receive one (1) Sweepstakes Entry.

**Method #3 / Alternative Method of Entry (“AMOE”):** To enter without becoming a member, clearly hand-print your name, complete address, email address and phone number (with area code included), on a 3x5 index card and mail with proper postage to the following address (the “Mail-In Entry”) to receive one (1) entry into the Sweepstakes: **Neighborhood Credit Union’s Year of No Payments Giveaway**, PO Box

803476, Dallas, TX 75380. **Each Mail-In Entry must be mailed separately and must be postmarked between Tuesday, April 1, 2025 and Monday, June 30, 2025, and received by Monday, July 07, 2025.** Photocopied, illegible, or mechanically reproduced entries are not eligible. All entries become the property of the Sponsor and will not be returned or acknowledged. Sponsor is not responsible for lost, late, damaged, misdirected or postage-due mailed entries.

**ODDS:** Estimated odds of winning any prize depend on the number of eligible Entries during the applicable Drawing Period.

**PRIZES:** Ten (10) prizes will be awarded at the conclusion of the Program as chosen by random selection in a drawing from all eligible Entries. Each winner (primary account holder on the loan) will receive a one-time payment of the minimum amount due to their Neighborhood CU loan, not to exceed \$700.00 each month for twelve months. The monthly payment will be applied to the winners Neighborhood CU car loan for which they earned an entry. If the winner does not have a car payment, then the maximum amount of \$8,400 will be deposited into their Neighborhood CU savings account if they are a member or a check will be issued and mailed to the winner's physical address.

If a winner is selected from the No Purchase Entry Method, the winner (name listed on the entry) will receive a one-time payment determined by the average payment of qualifying loans. Neighborhood CU will not send payments directly to loans serviced outside of Neighborhood CU. Maximum value of all prizes: \$8,400.00 USD. All winners are limited to one prize. In other words, once you win a prize, you will no longer be eligible for entries in the Giveaway. The decisions of Neighborhood CU, including the selection of the winners, are final and binding on all matters related to the Giveaway. Prizes will be awarded within 30 days of the Promotion Period end date.

**RANDOM DRAWING:** Ten (10) potential Grand Prize winners will be selected after the Entry Period during the Sweepstakes Period in a random drawing from among all eligible entries received for the Entry Period. The drawings will be performed by the Sweepstakes Administrator, an independent representative of the Sponsor, whose decisions are final and binding in all matters related to this Sweepstakes. All entrants selected as potential winners must comply with all terms and conditions set forth in these Official Rules, and receipt of prize is contingent upon fulfilling all such requirements.

**NOTIFICATION:** Winners will be notified via phone or email. Neighborhood CU will credit the minimum payment, not to exceed \$700.00, on the member's Neighborhood CU loan account within 30 days from the Promotion Period end date. Winners who entered using the No Purchase Entry Method will be notified by phone, email, or mail to the address on

the Entry submission and may be required to complete an address confirmation letter. Neighborhood CU will not send payments directly to loans serviced outside of Neighborhood CU.

**PRIZE CONDITIONS:** Neighborhood CU is not responsible for any notification, documentation or prize that is returned as undeliverable. In the event any documentation or prize is returned as undeliverable, that prize will be forfeited and will not be awarded. Prize must be claimed within 30 days of notification, or an alternate winner will be chosen. Required documents must be returned within the time specified or the potential prizewinner will be disqualified. Taxes, if any, are the responsibility of the individual winner; a Miscellaneous Form 1099 may be issued as required by law. As such, a W-9 may be required. No transfer or assignment of any prize is permitted, except at the sole discretion of Neighborhood CU. By entering this promotion and accepting a prize, each winner consents to the use of his/her name, photographs, voice recordings and likenesses for publicity purposes without additional compensation or permission (except where prohibited by law). Neighborhood CU will not be responsible for any act of God, acts of terrorism, civil disturbances, work stoppage, force majeure, or other event, condition, or occurrence outside the control of Neighborhood CU that may cause the failure to deliver any part of the prize or the entire prize.

**PROGRAM LIMITATIONS:** This Giveaway is subject to suspension, cancellation, or modification at any time without prior notice or liability if the integrity of the program is compromised in any manner as determined by Neighborhood Credit Union. Neighborhood CU reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Program, or to be acting in violation of these Official Rules. Neighborhood CU's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Under no circumstance will more prizes than those set forth in these Full Official Rules be awarded. All winners and entries are subject to verification and compliance with these Full Official Rules. All entries become the exclusive property of Neighborhood CU and will not be acknowledged or returned. By participating in this program, entrants accept and agree to be bound by these Official Rules and the decisions of Neighborhood CU.

**WAIVER OF LIABILITY:** Except where prohibited, all entrants agree to release and hold harmless Neighborhood CU and its subsidiaries, affiliates, officers, directors, employees, agents, independent contractors and all others associated with the development and execution of this program from any and all liability with respect to, or in any way arising from, or in connection with: a) his/her participation in this program and/or the acceptance, possession or use of any prize that may be awarded to him/her, including, but not limited

to, liability for personal, bodily injury, death, damages or loss of any kind; b) unauthorized human intervention in the program; c) technical errors, programming errors, transmission defaults or interruptions related to computers, mobile phones, software, servers, or telephone or network lines; d) computer server or telephone service failure and/or delayed, garbled or corrupted data transmitted by entrants; e) sending, printing or typographical errors; f) errors in the administration of the program or the procession of Entries; g) late, lost or undeliverable mail, prize awards, email or shipments; or h) any loss or damage to any participant's or to any other person's computer or electronic device relating to, or resulting from, playing or downloading any information or software in connection with the program. The Released Parties are not responsible for i) incomplete, lost, illegible, late, stolen or mis-directed Entries or ii) technical, hardware, software or telephone/Internet malfunctions of any kind, transmission defaults, corrupted data, hardware or software malfunctions, lost or unavailable network connections, or failed, incorrect, incomplete, inaccurate, garbled or delayed electronic communications caused by the user, or by any of the equipment or programming associated with or utilized in the program, or by any human or other errors that may occur in connection with the program.

**DISPUTES:** As a condition of participating in this Giveaway, each entrant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Giveaway, shall be resolved individually, without resort to any form of class action, before a court of competent jurisdiction located in Dallas County, Texas, under the laws of the State of Texas (without regard to conflicts of law principles). Each entrant hereby waives all rights to claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than the entrant's actual out-of-pocket expenses.

**PUBLICITY RELEASE:** Each entrant and winner grants to Neighborhood Credit Union and each of its affiliates, agents, and representatives the right to depict, publish, publicize, license, and/or exploit all or part of their name and likeness, for advertising, promotional, and trade purposes in any and all media now known or hereafter developed, in perpetuity, without notice and without compensation, except where prohibited by law.

**GENERAL CONDITIONS:** Giveaway entries generated by a computer-generated script, macro or other mechanical or automated means (including photocopies) will be disqualified. In the event there is a discrepancy or inconsistency between the English language version and any other language version of these Full Official Rules or of any promotional materials, the English version will prevail, govern, and control.

**WINNERS' LIST:** For a written confirmation of the winners (available after 7/16/2025), send a stamped, self-addressed envelope (no later than 08/07/2025), to: Neighborhood Credit

Union's Year of No Payments Giveaway Winner Confirmation Request, PO Box 803476, Dallas, TX 75380.

**SPONSOR:** The Sponsor of this Giveaway is Neighborhood Credit Union, 13649 Montfort Drive, Dallas, TX 75240. This credit union is federally insured by the National Credit Union Administration.

**SUBJECT TO CHANGE:** These Official Rules are subject to change at any time by Sponsor in its sole discretion and without notice.

**SEVERABILITY:** In the event any part of these Official Rules is ruled by any court or regulatory authority to be invalid or unenforceable, then these Official Rules shall be automatically modified to eliminate that part which is affected thereby. The remainder of the Official Rules shall remain in full force and effect.

**Void outside Texas and wherever else prohibited by law.**

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