



**Yolo Federal**  
Credit Union

## **Yolo FCU's Achieve Sweepstakes Official Rules**

### **NO PURCHASE IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**

**SPONSORSHIP:** Yolo Federal Credit Union (Yolo FCU), a federally chartered credit union with a principal office located at 266 W. Main Street, Woodland, CA 95695, is sponsoring the Yolo FCU's Achieve Sweepstakes ("Sweepstakes").

**ELIGIBILITY:** To enter the Sweepstakes, you must be a lawful permanent resident of the United States, 18 years of age or older, and must not be considered a minor in your state of residence. The Sweepstakes is void in Puerto Rico, U.S. territories and possessions, outside of the United States, and where restricted or prohibited by law. Credit Union employees, officials, and members of their immediate families and households are not eligible to participate in the Sweepstakes.

**HOW TO ENTER:** The Sweepstakes begins on April 1, 2022, and ends on April 30, 2022, ("Sweepstakes Period"). There are two ways to enter: (1) register on the [Achieve platform](#) and complete the one of following four modules: [Climbing Out of Debt](#), [Home Sweet Home](#), [Savings—The Foundations of Financial Success](#), or [Buying Your First Car](#), or (2) by completing the [online entry form](#) on our website. Entrants must complete one mode of entry between the Sweepstakes Period to qualify. Entrants may complete all four playlists for up to four entries. One entry per online form per person. Once submitted, entries become Yolo FCU's sole property and will not be acknowledged or returned. No copies or mechanical reproductions of entries will be accepted.

**DRAWING:** A random drawing will be held for the qualifying entries received during the Sweepstakes Period. The potential winner will be selected from all eligible entries received during the Sweepstakes Period described below by a Yolo FCU Representative. In the event of uncertainty as to an entrant's identity, the entry may be voided altogether. Odds of winning the prize depends on the number of entries received. The potential winner will be notified by phone or e-mail. If a potential winner cannot be reached within 5 business days from the first notification attempt, then such person shall be disqualified, and an alternate winner will be selected.

<b>Sweepstakes Period</b>
April 1, 2022 – April 30, 2022
<b>Drawing Date</b>
May 13, 2022



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**PRIZES:** The prize will consist of a Nugget Markets gift card valued at \$400. Only one winner will be selected. The winner will be notified by May 13, 2022. Yolo FCU will report all prize winnings to the appropriate state and federal agencies, as required by applicable law. Winner is responsible for all tax consequences (if any) of the prizes. Winner acknowledges this responsibility by entering the sweepstakes.

**PRIZE CONDITIONS:** In the event a Yolo FCU representative determines, in its sole discretion based on his/her interpretation of these Official Rules, that an entrant is found to be ineligible, or if he/she does not comply with these Official Rules, then the potential winner will be disqualified and an alternate winner will be selected through a random drawing from the remaining entries. If the prize or prize notification is returned as undeliverable, this will result in disqualification, and an alternate winner will be selected. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for Yolo FCU to use said winner's name in all forms of media, in perpetuity, without further compensation. Further, the winner must sign and return to Yolo FCU a declaration of eligibility and liability publicity release. The release may be mailed to "Attn: Yolo FCU's Achieve Sweepstakes," P.O. Box 657, Woodland, California, 95776. Failure to sign and return the release to Yolo FCU at the address provided above, within seven (7) days, will result in the entrant's disqualification.

**SWEEPSTAKES CONDITIONS:** This Sweepstakes is subject to all applicable federal, state, and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of Yolo FCU and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Yolo FCU is not responsible for any loss, which may occur in connection with the Sweepstakes. Yolo FCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prizes cannot be substituted, assigned, or transferred by winner. Yolo FCU reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

**NO LIABILITY:** By entering, winner agrees to comply with all Official Rules, as stated and agrees to release, discharge, indemnify, defend and hold harmless Yolo FCU and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of this Sweepstakes as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Sweepstakes-related activity or participation in this Sweepstakes.



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**ADDITIONAL INFORMATION:** To receive an additional copy of these Official Rules, send a self-addressed, stamped business-size (#10) envelope to: Attn: Yolo FCU's Achieve Sweepstakes, Yolo Federal Credit Union, P.O. Box 657, Woodland, California, 95776.

**CHOICE OF LAW:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Yolo FCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.