

# OFFICIAL RULES

## South Carolina Federal Credit Union and Young & Free SC Giveaway iPad Thursday Night Lights Guidelines

### Eligibility for Promotion:

1. Participation is limited to U.S. residents.
2. To be eligible to enter the iPad drawing, the Participant must:
  - Register to win by following the steps at <http://www.youngfreesc.com/football>
  - Must comply with South Carolina Federal Credit Union and Young & Free SC's policies and procedures.
  - If a current member they must not have a charged off account or past delinquency of any kind including any joint ownership account. Any joint ownership account where the participant is not the primary account holder, must be in good standing. Good standing is defined as, but not limited to, the following at the time of account qualification and the time of drawing:
    - Positive balance in all joint share accounts
    - No past due loans or collections on any joint share or loan account
    - No credit union restrictions on individual applicant
3. Employees are not eligible.
4. Entry for this prize promotion is based upon information above. By submitting any entry, you agree to be bound by these Official Rules. The Promotion period begins on August 26, 2010, and ends on November 5, 2010 or at any time determined by South Carolina Federal or Young & Free SC, and applies to entries actually received by the Credit Union during this period.
5. Prizes. The Credit Union will award a total of one (1) prize. During the promotion period, one entry will be randomly drawn from among the eligible entrants to receive a free Apple iPad that will be preordered and will be delivered when available to South Carolina Federal Credit Union with a value of up to \$499.
6. The winner will be notified by the Credit Union. To claim the prize, the winner must visit the Rivers Avenue branch to pick up their prize within 14 days of notification, or prize will be forfeited, at the Credit Union's discretion. If any prize is unclaimed, an alternate winner will be chosen. The prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid, and winners are responsible for any applicable taxes or other expenses related to any prize awarded.
7. By accepting a prize, the winner consents to the use of his/her name and photograph

or likeness for advertising and promotional services without additional compensation. The name of the prize winner may be posted at all Credit Union branches and may be published in the Credit Union's newsletter and other information resources (including the Credit Union's website and Young & Free SC).

8. Void where prohibited by law. All federal, state and local laws and regulations apply.

9. **Release of Claims:** All members, their relatives, and persons who as a result of this promotion awarded by the Credit Union, and such persons' heirs, assigns, executors, and administrators release and exempt the Credit Union and Young & Free SC and its directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of these points, including personal injury or death.