

Neighbors Credit Union
Home Equity (April – June 2019)
Win \$2,019 or \$50 Visa Gift Cards
Contest Rules

1. Sponsor: Neighbors Credit Union, St. Louis, Missouri.
2. Eligible Participants: Entrants who close on an eligible Neighbors Home Equity product and post to Neighbors' Facebook, Twitter or Instagram sites between April 1, 2019 – June 30, 2019, who are a U.S. Citizen and who are 18 years of age or older. Subject to paragraph 5 below.
3. How to Enter: No purchase necessary. The contest runs from Monday, April 1, 2019, to Sunday, June 30, 2019. An eligible participant is entered when he or she closes on a new eligible Home Equity product and posts to Neighbors' social media platform between April 1, 2019 to June 30, 2019. Entries become the property of Neighbors Credit Union and will not be returned. By participating in this manner, you will be entered into the contest if your loan is closed and you have posted to Neighbors' Facebook, Twitter or Instagram sites by Sunday, June 30, 2019. One entry per member.
4. Drawings: One (1) winner from Facebook, Twitter or Instagram posts will be selected on May 1, 2019 to win one (1) \$50 Visa® gift card. One (1) winner from Facebook, Twitter or Instagram posts will be selected on June 3, 2019 to win one (1) \$50 Visa gift card. On July 1, 2019, one (1) winner will be selected from the eligible loans closed and Facebook, Twitter or Instagram posts between Monday, April 1, 2019 to Sunday, June 30, 2019.
5. Eligibility Exceptions and General Terms: Employees and volunteer officials of Neighbors Credit Union, and their immediate families (spouse, parents, children, grandchildren, siblings and their spouses) and individuals living in the same household of each of the above are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are sole responsibility of the prizewinner. Contest is subject to all applicable federal, state (Missouri) and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of Sponsor. By participating, entrants agree to these official rules and accept decisions by Neighbors Credit Union as final.
6. To Claim Prize: The prizewinner will be notified by telephone and/or email and will need to pick up the prize from Neighbors Credit Union. Further, Neighbors Credit Union will require that the winner sign an Affidavit of Eligibility and Liability Release form. The winner must complete and sign the Affidavit. The prizewinner may not transfer their prize to any other party prior to acceptance. If a prize winner does not claim the prize and sign the required affidavits by Friday, August 16th at 5:00 p.m. (CST), then Neighbors Credit Union, at its sole discretion, may declare that the prize has been forfeited.
7. Limitations of Liability: Neighbors Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or transactions processed late, incorrectly, or due to computer, electronic malfunction or human error. Neighbors Credit Union reserves the right to cancel or modify the Contest if fraud or technical failures compromise the integrity of the Contest as determined by Neighbors Credit Union in its sole discretion.
8. Prizes: Neighbors Credit Union will award one (1) grand prize of \$2,019 to be deposited into his or her Neighbors Credit Union account. One (1) \$50 Visa gift card will be awarded on May 1, 2019, and one (1) \$50 Visa gift card will be awarded on June 3, 2019. Odds of winning depend on the number of entries received.
9. Winner Listing: The prizewinners' name will possibly be printed in the next issue of the Neighbors Credit Union quarterly newsletter and/or credit union website and social media sites, along with any press releases.