TNFCU Member Referral Campaign Official Rules

1. **ELIGIBILITY: OPEN ONLY TO MEMBERS OF TRUE NORTH FEDERAL CREDIT UNION WHO ARE 18 YEARS OF AGE OR OLDER AS OF DATE OF ENTRY.** Employees, officers and directors of True North Federal Credit Union ("Sponsor"), and immediate family members (spouse, parents, children, siblings) and individuals residing in their same household, (whether or not related) are not eligible to participate. By participating, entrants agree to these Official Rules. Void outside of Alaska and where prohibited by law. All federal, state and local laws and regulations apply.
2. **PROMOTIONAL PERIOD:** The Campaign begins at 10:01 a.m. Alaska Standard Time on 11/18/2013 and ends at 6:00 p.m. AST on 12/27/2013 (the "Promotional Period"). There will be a total of one (1) prize drawn.
3. **TO ENTER:** Refer people to become members of True North FCU using a referral card. Each referral that results in the referred person becoming a new member of TNFCU will result in one entry each for the referring and the referred member. Prospective members (18 years or older) opening a new account will result in one entry for each member opening a new account. Prospective and existing members that close a collateralized loan ($5,000 minimum; excludes share secured loans) during the campaign period will result in one entry for each member borrower for each loan closed. Memberships must be opened by 6:00 p.m. AST on 12/27/13. Loan application(s) must be received after 10:01 a.m. AST on Monday, November 18, 2013 and the loan must close and fund before 6:00 p.m. AST on Friday, December 27, 2013. Refinance of existing TNFCU loans are ineligible. Sponsor's computer is the official timekeeping device for this Campaign, and all decisions of Sponsor will be final. No automated entry devices and/or programs permitted. All entries become the sole and exclusive property of the Sponsor and receipt of entries will not be acknowledged or returned. **NO PURCHASE NESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING:** Any individual can enter to win by listing their name, mailing address, phone number and email account on a 3x5 index card. The index card must be delivered to a TNFCU Branch location by 6:00 p.m. AST December 27, 2013 in order to be eligible to win.
4. **RANDOM DRAWINGS:** One prize winner will be selected on or about 1/02/2014 from among all eligible entries received during the Promotional Period. The Prize Winner will be notified by phone and/or mail. No substitution, cash redemption or transfer of prize, but Sponsor reserves right to substitute prize with prize of equal or greater value if advertised prize becomes unavailable. By entering the Campaign, entrants fully and unconditionally agree to be bound by these rules and the decisions of the judges.
5. **PRIZE/ODDS:** Prize value is $3000.00 consisting of an Alaska Airlines gift certificate, and is subject to all terms and conditions which may be imposed by Alaska Airlines. Expenses are solely the winner's responsibility. If a winner cannot accept prize in accordance with these Official Rules, prize will be forfeited in its entirety and an alternate winner will be chosen. Odds of winning any drawing will depend on the total number of eligible entries received for the applicable drawing. All federal, state and local taxes are the sole responsibility of the winner.
6. **GENERAL CONDITIONS: Participants agree (a) that Sponsor, its respective officers, directors, employees, representatives, agents, successors and assigns are released, will have no liability whatsoever for, and shall be held harmless by participants against any liability for any injuries, losses, damages, costs or expenses of any kind to person(s), including without limitation, personal injury and/or death, or property damage resulting in whole or in part, directly or indirectly, from participant's preparation for, travel to or participation in the Campaign, or acceptance, possession, misuse or use of the prize or participation in any Campaign related or travel related activities and for claims based on publicity rights, defamation or invasion of privacy and merchandise delivery and (b) except where legally prohibited, winner grants permission to Sponsor and those acting under its authority the right to the use of his/her name, address (city and state), picture, portrait, likeness, voice, biographical information and/or statements, at any time or times, for advertising, trade, publicity and promotional purposes without additional compensation, in any and all media now known or hereafter developed, worldwide, without notice, review or approval.** Prize Winner will be required to complete, sign and return an Affidavit of Eligibility, a Liability Release, and where lawful a Publicity Release within seven (7) days of receipt of notification. If documents are not returned timely, or if any prize notification or prize is returned as non-deliverable, or if the winner is found to be ineligible or otherwise not in compliance with these Official Rules, prize will be forfeited and an alternate winner selected. **The entry information provided is subject to the Privacy Policy of True North Federal Credit Union. To read that Policy, go to www.truenorthfcu.org.**
7. **LIABILITY LIMITATIONS:** Neither Sponsor nor its agencies are responsible for lost, late, misdirected, incomplete, or non-delivered entries or e-mail; or for interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), Website, telephone or other connections, availability or accessibility, or miscommunications, or failed computer, satellite, telephone or cable transmissions, or lines, or technical failure or jumbled, corrupted, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures, or technical errors or difficulties, or other errors of any kind whether human, mechanical, electronic or network or the incorrect or inaccurate capture of entry or other information or the failure to capture, or loss of, any such information. Persons who tamper with or abuse any aspect of this Campaign or otherwise attempt to undermine the legitimate operation of the Campaign by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or Sponsor representatives, as solely determined by the Sponsor, will be disqualified. Any use of robotic, automatic, macro, programmed or like entry methods will void all such entries by such methods, and disqualify any entrant using such methods. Neither Sponsor nor its agencies are responsible for injury or damage to participants' or to any other person's computer related to or resulting from participating in this Campaign or downloading materials from or use of the Website. Should any portion of the Campaign be, in Sponsor's sole opinion, compromised by virus, worms, bugs, non-authorized human intervention, technical failures or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Campaign, and select the winners from entries received prior to action taken or as otherwise deemed fair and appropriate by Sponsor. Neither Sponsor nor its agencies are responsible for any incorrect or inaccurate information, whether caused by Website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Campaign, and assume no responsibility for any error, interruption, deletion, defect, delay in operation, or transmission, communications line failure, theft or destruction, or unauthorized use of this Website.
8. **WINNERS LIST:** For the name of the winner, write your name and complete address on a 3"x5" card and mail in a first-class stamped envelope to: True North Federal Credit Union Member Referral Campaign Winner, P.O. Box 34157, Juneau, AK 99803 for receipt by 12/31/2013.
9. **SPONSOR:** True North Federal Credit Union, PO Box 34157, Juneau, AK 99803