

# **SCIENT FEDERAL CREDIT UNION**

## **ICU REFER A FRIEND SWEEPSTAKES OFFICIAL RULES**

1. No purchase is necessary to enter or to win.
2. Participation is open only to residents of the fifty (50) United States (including District of Columbia) who are twenty one (21) years or older at the time of entry.
3. How to Enter
  - a. Members of Scient Federal Credit Union will receive one (1) entry for each family/friend referral when that family/friend opens a share account with minimum \$5.00 deposit between October 18, 2021 and October 29, 2021 at 4:30PM EST. Each SFCU member is allowed a maximum of 10 referrals between October 18, 2021 and October 29, 2021 at 4:30PM EST. The new referred member will also receive one (1) entry during that same time period.

The new referred member can also receive one (1) additional entry for opening a share draft (checking) account and/or one (1) entry for funding a personal loan.
  - b. Mail in Entry: Print your name, age, complete address (including zip code), daytime phone number and e-mail address on a 3"x 5" card and mail, postage prepaid, to: Refer a Friend sweepstakes, c/o Scient Federal Credit Union, 60 Colver Avenue, Groton, CT 06340. Mail-in entries must be postmarked by October 29, 2021. Mail-in entries will NOT be accepted via messenger/courier delivery service or any means other than United States Postal Service mail. Entrant is solely responsible for properly packaging and shipping the entry and all related costs. You will automatically receive one (1) entry into the drawing. One card allowed per household.
4. Current member must be in good standing and applicant must be eligible to join the credit union. Accounts closed and reopened within the last 12 months do not qualify.
5. Membership at Scient Federal Credit Union is not required to enter or to win.
6. Three (3) winners will be selected by Monday, November 8, 2021, by random drawing at Scient Federal Credit Union's headquarters, and you need not be present to win. Any discrepancy or disputes will be settled by Scient Federal Credit Union whose decisions are final. Three prizes will be awarded. One prize per winning entry. The prizes include: one (1) \$150 Home Depot gift card, one (1) Smart TV (valued up to \$400) and one (1) Fitbit Tracker. The odds of winning the prizes will depend upon the number of eligible entries received.
7. Winners will be notified by e-mail or phone no later than three (3) business days after drawing. Prize will be available at Scient Federal Credit Union's 60 Colver Avenue office for winner to pick up. Proof of identity is required to accept prize.
8. Any applicable taxes are the sole responsibility of the winner. By accepting this prize, the winner gives Scient Federal Credit Union permission to use his/her name and likeness in promotion-related publicity materials, and releases Scient Federal Credit Union from any liability connected with prize use.
9. Sweepstakes void where prohibited by law.
10. Scient Federal Credit Union employees, its Board of Directors and officials, its agencies and subsidiaries, and their families, are not eligible to enter.
11. For a list of winners, send a self-addressed, stamped envelope before November 11, 2021 to: Refer a Friend Drawing Winner, c/o Scient Federal Credit Union, P.O. Box 499, Groton, CT 06340.