



Remote Services Sweepstakes Official Rules
NO PURCHASE NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES

1. **ENTRANT ELIGIBILITY:** Self-Help Credit Union’s (SHCU) Remote Services Sweepstakes (the “Sweepstakes”) is open to SHCU members who are 18 years of age or older as of date of entry, except credit union officials, employees, and their families. This Sweepstakes is void where prohibited and is subject to all applicable laws. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.
2. **SPONSOR:** The Sponsor of this Sweepstakes is Self-Help Credit Union mailing address: 301 West Main Street, Durham, NC 27701; phone number (919) 313-8556.
3. **SWEEPSTAKES TIMING:** The Sweepstakes begins on November 13, 2020 on or about 12:00 a.m. Pacific Standard Time (“PST”), ends on January 31, 2021 on or about 11:59 p.m. PST (the “Promotion Period”), and consists of one entry period as outlined in the chart below.

Entry Period:		Approximate Drawing Date
Starts on or about 12:00 a.m. EST	Ends on or about 11:59 p.m. EST	
November 13, 2020	January 31, 2021	February 9, 2021

The Sponsor’s computer is the official time-keeping device for the Sweepstakes.

4. **ENTERING THE SWEEPSTAKES:** Your entry must be considered to be an Eligible Entry for it to be included in the Sweepstakes and for it to have a chance of being selected as the winning entry. An Eligible Entry must meet the following requirements: a) You must log in to SHCU mobile banking and online banking, enroll in e-statements, have a valid email address on file, have a valid mobile phone number on file, and have a share account that is in good standing. For purposes of this Sweepstakes, an account is in “good standing” if the account has a positive end-of-day balance on the date of the Sweepstakes drawing (including the payment of all SHCU fees and charges)
OR b) Entry must comply with section 4 of this agreement, “Entering Without Using Remote Services”.

Links and instructions for getting started with online banking (herein, your “Account”) and mobile banking are available at [<https://www.self-help.org/personal/services/remote-services>]. Enrollment for e-statements is available through online banking or mobile banking. SHCU Apps are free, but subject to the listed terms and conditions described within the applicable App. If you have signed up for an Account and utilize SHCU’s Mobile Banking and/or Online Banking and/or e-statements but do not want to be entered into the Sweepstakes, you may opt-out of participating by hand printing your name, address, day and evening phone numbers, and email address associated with your Account on a 3”X 5” piece of paper and mail it in an envelope with proper postage to SHCU “Remote Services” Sweepstakes Opt Out c/o Jamie Elliott, Self-Help Credit Union, 301 West Main St., Durham, NC 27701.

There are two (2) ways to enter this Sweepstakes:

- i. **Log in to SHCU’s Apple® or Android™ mobile app and Online Banking and enroll in e-statements and have a valid mobile phone number and email address on file.**
- ii. **Enter without Using Remote Services:** To enter without using the remote services described in 4i, hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3” X 5” piece of paper and mail it in any envelope with proper postage to SHCU “Remote Services” Sweepstakes Mail-in, c/o Jamie Elliott, Self-Help Credit Union, 301 West Main St., Durham, NC 27701. Each entry made during the Entry Period will be entered into the Sweepstakes. Limit one (1) entry per envelope, up to a maximum of one (1) entry made during the Entry Period. All mail-in entries must be handwritten and must be postmarked by **JANUARY 31, 2021** and received by **FEBRUARY 4, 2021**. All entries become the exclusive property of Sponsor and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. SHCU is not responsible for lost, misdirected, incomplete, illegible, or late entries, none of which are considered Eligible Entries and will be disqualified.

5. **LIMITS:** You may submit one entry as described in Section 4 into the Sweepstakes for the Entry Period regardless of the method used for an Eligible Entry. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email address, identities, registrations and logins, or any other method will void that entrant's entries and that entrant may be disqualified. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The "authorized account holder" is the natural person or entities assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being an authorized account holder. By entering the Sweepstakes, entrant agrees to hold SHCU and its officials, employees and representatives harmless from any liability arising from the participation in the Sweepstakes. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering Sweepstakes), and entrant further waives all rights to have damages multiplied or increased. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and SHCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of North Carolina, USA, without regard to choice of law rule.
6. **SWEEPSTAKES DRAWINGS:** The Sponsor will randomly select the potential Sweepstakes winners from all Eligible Entries received during the applicable Entry Period on or around the dates listed above in Section 3 and Section 4. SHCU is not responsible for, and shall have no liability for, the winner's use or misuse of a Prize once received. By accepting a Prize, the winner agrees to indemnify, defend, and hold SHCU harmless from any claims, losses, or damages (whether to their person or property) caused by the use, misuse, or acceptance of a Prize. All taxes and incidental expenses (if any) related to a Prize are the sole responsibility of the winners, and the winners may be required to provide their social security numbers for tax reporting purposes. The winner should consult their tax advisor with any tax questions.
7. **PRIZE(S):** For the winning Eligible Entry selected, the Sponsor will provide a \$500 gift card.
8. **PRESENTATION AND ACCEPTANCE OF PRIZE:** The winners selected will be contacted by telephone or email after the Sweepstakes. The return of any Prize or Prize notification as undeliverable, or SHCU's inability to otherwise contact the winners, may result in disqualification and the selection of an alternate winner. If you win, your acceptance of the Prize constitutes your permission to use your name and likeness for promotional purposes without further compensation, except where prohibited by law. SHCU may, as a condition of your acceptance of the Prize, require you to present proof of age and identity, and to complete an affidavit of eligibility and release, as well as a receipt, by a date and time specified by SHCU. If you are selected as a winner and fail to provide the information or materials specified by SHCU as a condition of accepting the Prize you may be disqualified and an alternate winner may be selected.
9. **ENTRANT'S PERSONAL INFORMATION:** Information collected from entrants is subject to SHCU's Privacy Policy, located at <https://www.self-help.org/security-and-privacy>.
10. **ODDS OF WINNING:** Odds of winning are dependent on the number of Eligible Entries received.
11. **WINNER LIST:** For a list of winners go to <https://www.self-help.org/personal/services/remote-services> after February 12, 2021. Winners will be posted for 30 days.

Federally insured
by NCUA

