



SCORE BIG

HELOC PROMOTION OFFICIAL RULES

- 1. Eligibility:** No purchase or obligation necessary to participate and win. All participants must be 18 years of age or older at time of contest participation. Employees of GNO Federal Credit Union, their immediate families (spouses, parents, children and siblings, and each of their respective spouses), and members of the household of such individuals are not eligible to register for the contest.
- 2. How To Enter the Contest:** Anyone who secures a HELOC (Home Equity Line of Credit) with GNO Federal Credit Union, between September 1, 2022 thru October 31, 2022, will automatically be entered to win. **NO PURCHASE NECESSARY:** To enter the contest without entry, send a self-addressed, stamped envelope to: Score Big HELOC Promotion, P.O. Box 6708, Metairie, LA 70009-6708. All mailed entries must be received no later than close of business day on October 31, 2022 to be included in drawing.

GNO Federal Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries. All entries become property of GNO Federal Credit Union and none will be returned. Any questions regarding the number of entries submitted shall be determined by GNO Federal Credit Union in its sole discretion, and GNO Federal Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

- 3. Contest Entry Requirements:** In the event the Credit Union, in its sole discretion, determines that any entry contains content that does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.
- 4. Determining the Winner:** A Credit Union employee will select at random one Grand Prize Winner from all entries received. Drawing will be held on Friday, November 4, 2022, at 10 am CST. You do not have to be present to win.
- 5. Prizes:** Grand Prize: 2 tickets to Saints game held at the New Orleans Superdome. Federal, state and local taxes are the sole responsibility of the winner.

A Credit Union employee will call the prize winner and the prize winner will be called up to five times during regular business hours at number provided on entry form or loan application and will leave no messages. Failure to reach winner during these calls may result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner drawn from the drum. Winner will be required to visit GNO Federal Credit Union, located at 3105 Lime St., Metairie, LA 70006, in person, before close of business on Tuesday, November 8, 2022, or make arrangements to claim prizes by providing proof of eligibility for prize won and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any Winner to timely visit the above Credit Union office in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner.

- 6. Participation.** By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.