

UNIVERSITY CREDIT UNION'S "SUMMER OF STAFF" OFFICIAL RULES

1. **No Purchase Necessary:** No purchase or payment of any kind is necessary to enter or win this Raffle. Winner must be 18 years or older.
2. **Equal Chance of Winning:** Each Raffle entry will have an equal chance of winning. Making a purchase will not improve an individual entry's chances of winning.
3. **Raffle Period:** Raffle begins on June 15, 2026, at 12:00 am PT and ends on August 31, 2026, at 11:59 pm PT ("Raffle Period").
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Raffle Period before the entry deadline, odds of winning are 1:100.
5. **Prizes:** There will be one (1) winner selected to receive a gift card of their choice with a total prize value of \$1000.
6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025.
7. **Entry Deadline:** All entries must be received by August 31, 2026, at 11:59 pm PT.
8. **Eligibility:** The raffle is open to current staff from partner campuses: UCLA, LMU, Pepperdine, Saint Mary's College, UC Davis, UC San Diego, and Abilene Christian University. Current staff is defined as permanently employed staff member of a department at one of these partner campuses. Proof of current employment may be required to claim prizes. Each debit card purchase made on a new University Checking or Smart Checking account will earn one (1) entry into the drawing.

Credit Union employees, officials, and members of their immediate families are not eligible to participate. Entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Raffle void where prohibited by law.

9. **How to Enter:** Eligible entrants will be entered by making a purchase with their debit card on a new University Checking or Smart Checking account. To enter by mail, send a request to: University Credit Union, Attention: University Credit Union's Summer of Staff Raffle, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025. Mail-in entries must be received by August 31, 2026, at 11:59 PM PT to be eligible. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If for any reason the Raffle is not capable of running as planned, including tampering, unauthorized intervention, fraud, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Raffle, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Raffle. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process or otherwise undermines the legitimate operation of the Raffle.

9. **Prize Drawings:** The grand prize drawing will be held on September 25, 2026, by 10:00 AM PST based on all entries received during the raffle period. Winners will be notified by email and/or phone call and the grand prize will be delivered in person to the winner's department location. The Credit Union will make reasonable efforts to contact the winner within 10 days of notification. If the winner does not respond within this timeframe, a new winner may be selected from the eligible entries. For winners who work remotely, arrangements for prize delivery can be made, provided communication is established within the 10-day period.
10. **Limitation of Liability:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Raffle. Entrants agree to hold the Credit Union harmless from any liability arising from participation or prize acceptance. The Credit Union and its officers, directors, employees, members, representatives, and agents are not responsible for any claims, liabilities, injuries, property loss, or damages of entrants and/or winners arising from participation or prize use. The Credit Union is not responsible for any incorrect or inaccurate information caused by tampering or equipment failure. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable.
11. **List of Winners:** For a list of winners, mail a self-addressed, stamped envelope to: University Credit Union, Attention: University Credit Union's Summer of Staff Raffle, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025. Requests must be received by September 4, 2025.
12. **Opt-Out:** Participants may choose to opt out of the raffle at any time. To do so, please send an email to growth@ucu.org or notify a Growth Officer at a UCU location on campus. Opting out will remove the participant from all future prize drawings, including the grand prize.
13. **Taxes:** The Credit Union will report prize winnings to the appropriate tax authorities as required by law. Winners are responsible for all applicable taxes.
14. **Publicity Authorization:** Winners agree to permit the Credit Union to use their name and likeness in promotional materials without additional compensation, unless prohibited by law.
15. **PRIVACY:** By entering your information, you are opting in to receive communications regarding upcoming promotions and/or events from University Credit Union. The collection of personal information provided in connection with this form will be used in accordance with the Credit Union's privacy policies located online at <https://www.ucu.org/disclosures/privacy-policy>.