

State Employees' Credit Union Zard Summer Camp Contest Official Rules

1. **NO PURCHASE NECESSARY:** NO PURCHASE IS NECESSARY TO ENTER. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. There is a \$5.00 deposit required to open a State Employees' Credit Union (SECU) ZARD Share account.
2. **Eligibility:** Open only to legal U.S. residents who are aged 13 to 19 years and own a ZARD Share account as of the date of entry. Void where prohibited by law. Officers, directors, employees, representatives, volunteers, and agents of SECU and any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Contests (including media companies, judges and/or fulfillment houses), and any of their respective parents, affiliates, subsidiaries, retailers, distributors, suppliers, and advertising and promotion agencies, and the immediate family members (parent, spouse, child, or sibling, and their respective spouses, regardless of residence) of such officers, directors, employees, representatives, volunteers, and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize.
3. **To Enter:** Each ZARD member is automatically entered into the Contest when (i) a submission form and a drawing or essay (250 words or less) created by the ZARD member, is submitted on the ZARD member's behalf by completing the online application located behind Member Access. Limit one (1) entry per Zard member. Each eligible entry will be assigned to the county indicated on the submission. Each entry, regardless of method of entry, will have a chance of winning equal to that of other entrants assigned to the particular county. By participating, ZARD members and their legal guardians agree to these Official Rules.
4. **Drawing:** Winners will be selected in random drawings to be held on or about March 15th, 2025 from among all eligible entries assigned to the particular county. Potential winners will be notified either by e-mail or phone, within 25 days of the drawing. A legal guardian of the potential winner will be required to submit proof of enrollment release within 15 days of notification. If documents are not returned in a timely manner, if prize notification or prize is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize will be forfeited and an alternate winner will be randomly selected.
5. **Prize:** One grand prize per SECU branch: \$500 for use towards summer camp registration and associated fees. Summer Camp is defined as any camp providing recreational or educational facilities and/or experiences for children during the summer vacation period. Documentation of proof of summer camp registration must be provided in order to receive the prize. Odds of winning depend on total number of eligible entries received for the particular county indicated on the entry submission. Limit of one prize per person. Winner and their legal guardian will be solely responsible for any taxes and costs associated with the prize.
6. **General Conditions:** In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, SECU may in its sole discretion (i) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to these Official Rules or (ii) award the prize at random from among the eligible entries received up to the time of impairment. SECU reserves the right in its sole discretion to disqualify any individual it determines to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. SECU's failure to

enforce any term of these Official Rules shall not constitute a waiver of that provision. This Contest will be governed by North Carolina law.

7. Release and Limitations of Liability: By participating in the Contest, entrants and their legal guardian agree to release and hold harmless SECU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company's respective officers, directors, employees, representatives and agents (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Contest; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Contest or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use of any prize. Entrant and their legal guardian further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the Released Parties be liable for attorneys' fees. Entrant and their legal guardian waives the right to claim any damages whatsoever including, but not limited to punitive, consequential, direct or indirect damages.
8. Use of Contest Information: SECU reserves the right to use any and all information related to the Contest, including information obtained through the Contest, for marketing purposes or any other business purpose, unless prohibited by law, subject to SECU's Consumer Privacy Notice available at www.ncsecu.org.
9. Winners: Once the winners are confirmed through the receipt of proof of enrollment, the winners' names will be posted on SECU's official social media sites, websites, and publications. For names of winners by mail, mail a 3" x 5" card (placed in an envelope and postmarked before March 1st, 2025) with your name and complete address to: SECU ZARD Summer Camp Contest Winners, P.O. Box 27948, Raleigh, NC 27611.

Sponsored by:

State Employees' Credit Union, 119 N. Salisbury St, Raleigh, NC 27603.