

**Official Launch Federal Credit Union “Apply Online for a Consumer Loan” Web Loan Promotion Rules
 (“Official Rules”)**

CONSUMER DISCLOSURE

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this “chance drawing.” Grand Total Approximate Retail Value of all Prizes: \$100. Odds of winning depend on the number of eligible entries received. The Launch Federal Credit Union “**Apply Online for a Consumer Loan” Web Loan Promotion** (the “Prize Drawing”) is sponsored by Launch Federal Credit Union, 300 S. Plumosa Street, Merritt Island, FL 32952 (“Launch FCU”). Launch FCU and its agents, together, hereinafter will be referred to as “Launch FCU”. Participating in the “**Apply Online for a Consumer Loan” Web Loan Promotion** constitutes the entrant’s (“you” or “your”) full and unconditional agreement and acceptance of these Official Rules, including the decisions of the judges, which are final on all matters relating to the drawing.

1. No purchase is necessary to enter or win. A purchase or transaction will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.

2. How to Enter: To enter the “**Apply Online for a Consumer Loan” Web Loan Promotion** a person must apply for any consumer loan of \$1000 or more (vehicle, personal loan, or credit card, real estate loans are excluded) through the Launch FCU website or online app using the online loan application 04/01/2019 to 05/31/2019. If the loan is approved and funded, you will automatically be included in the random drawing. Only one entry per person. You may also enter by writing your name, address and phone number and the words “**Apply Online for a Consumer Loan” Web Loan Promotion** on a 3” x 5” postcard and mailing it to Launch FCU, 300 S. Plumosa St. Merritt Island, FL 32952. Limit one entry per postcard. Mail-in entries must be postmarked between August 1 – September 30, 2019, and received by date of drawing. Launch FCU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. Contest ends at midnight on September 30, 2019. Winner will be notified by phone or mail.

3. Who Can Enter: The Drawing is open to any person 18 or older who enters following the requirements. Employees and board members of Launch FCU, their spouses and immediate family members, volunteers, agents and contractors are not eligible to enter.

4. Prize Details: One winner will be randomly drawn from all members who apply online during the contest period, and which is funded. Prize is a \$100 Amazon Gift Card. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winner. It is the responsibility of the winner to report any winnings as income to the IRS. Prizes are non-transferable. No substitutions.

5. Drawing Date; Selection of Winners: The “**Apply Online for a Consumer Loan” Web Loan Promotion** drawings will take place on October 10, 2019, at Noon at the main office of Launch FCU at the address provided above, Random drawing to select winner will be made from among all eligible entries received. Judges’ decisions are final.

6. Notification and Redemption: If you are drawn as the winner, Launch FCU will attempt to notify you via mail, email and/or phone approximately one (1) week after the drawing. Prize winner must complete, sign, have notarized and return to Launch FCU a Release of Liability, Waiver of Claims and Indemnity in form and substance satisfactory to Launch FCU, and, except where prohibited by law, a Publicity Release in form and substance satisfactory to Launch FCU, within 7 days of receipt of written prize notification or prize will be forfeited. Upon verification of completed documentation by Launch FCU, you will be invited to the main office of Launch FCU to receive your prize. Prize is non-transferable and official photo identification (driver’s license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.

7. Odds of Winning: Odds of winning depend on the total number of eligible entries determined at the time of drawing.

8. Use of Entrant and Winner Information: The information that you provide in connection with the Drawing may be used by the Credit Union to send you information about its products and services. If you would like your information removed from the Credit Union’s mailing list, if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union’s mailings regarding this promotion, write to Launch FCU at 300 S. Plumosa St., Merritt Island, FL 32952. Launch FCU will process your request within 60 days.

9. Publicity: Acceptance of a prize constitutes permission for Launch FCU to use the winner’s name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

10. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) using any method that artificially increases odds of winning; (2) non-compliance with these Official Rules; and (3) any other act which Launch FCU or the official judges determine, in their sole discretion, jeopardizes the integrity or proper conduct of the Drawing.

11. Winner List: The name of the winner and a copy of these Official Rules are available by sending a self addressed, pre-stamped envelope with your request to “Launch FCU, 300 S. Plumosa Street, Merritt Island, FL 32952.”

12. General Terms and Conditions: This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. Launch FCU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, Launch FCU will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold Launch FCU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of Launch FCU and will not be returned.