

Official Contest Rules

The following describes the terms that apply to participation in the Del-One Checking direct deposit contest (the "Contest") offered by Del-One Federal Credit Union ("Del-One").

- 1. Eligible Participants:** No purchase or obligation necessary to participate and win. All new and existing members without a checking account or a history of direct deposit transactions into their Del-One Checking account are eligible to enter. **Members who previously enrolled in direct deposit into either a Del-One Checking or Share Account, whether currently still enrolled or not, do not qualify to enter for this Direct Deposit contest.** Prizes are limited to one per Del-One Checking account. In the case of a joint account, only the primary owner is eligible to win.

All entrants must be 18 years of age or older at time of Contest participation. Employees and volunteers of Del-One 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 participate in the Contest. Business, Trust, Estate and other specialty title accounts are excluded from this offer.

A qualifying Direct Deposit for this contest is defined as a recurring Direct Deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into a Del-One Checking Account. The total amount of all qualifying Direct Deposits credited to your Checking account must be at least \$500.00 per month. A qualifying Direct Deposit must be received in July, August, September of 2023 to qualify. Credit card cash advance transfers, wire transfers, person to person transfers, transfers from one account to another or deposits made at a physical Del-One location or ATM do not qualify as qualifying Direct Deposits.

- 2. How to Enter the Contest:** The Contest begins at 12am Eastern Standard Time (EST) on June 1, 2023 and ends at 11:59pm EST on June 30, 2023 ("Contest Period"). There are two ways to enter the Contest:
 - a. Receive (1) entry into the Contest by opening a Del-One Checking account during the Contest Period and establish qualifying Direct Deposit into the Checking account in the months of July, August, and September of 2023.
 - b. An individual can enter into the Contest by sending an entry with full name, mailing address, email address, and phone number to Del-One FCU, 270 Beiser Blvd, Dover DE 19804 Attn: \$1K Giveaway. Del-One will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries. All entries become property of Del-One and none will be returned. Any questions regarding the number of entries submitted shall be determined by Del-One in its sole discretion, and Del-One reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the Contest.

- 3. Determining the Winner:** A Del-One employee will select at random five (5) winners from all entries received at the end of the Contest period. Winners will be contacted directly by a representative of Del-One in the 1st week of October 2023.

- 4. Chance of Winning:** Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning that is equal to that of all other entries.
- 5. Prizes:** Each Winner will receive \$1,000.00 to be paid via direct deposit to a Del-One Share account or by official check written to the primary member's name or the name listed on the entry form. Entrants can only win one (1) Prize during the Contest Period. Prizes are non-transferable. Federal, state and local taxes are the sole responsibility of the Winner. A Credit Union employee will call the Winner and the Winner will be called up to three (3) times during regular business hours at the number listed on the account or provided on the entry form and will leave NO messages. Del-One will also send up to one (1) email to the Winner asking them to return a call to Del-One. Failure to reach the Winner during these calls or email may result in disqualification of the Winner, forfeiture of their interest in the prize, and selection of a substitute Winner drawn from the drum. The Winner will be required to contact Del-One at 302-739-4496 ext. 1492 or by emailing MarketingStaff@del-one.org during regular business hours within seven (7) days of being notified to claim the prize by providing proof of eligibility for the prize won. Failure of any Winner to timely contact the above Del-One personnel and sign and return any required affidavit and release or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of their 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 entrant's 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 Del-One. By entering this Contest and submitting your information, you are authorizing Del-One to contact you. Entrants hereby release Del-One and agree to hold Del-One harmless from liability in conjunction with participation in the promotion and use of the prize. Any entrant who tampers with or seeks to defraud Del-One will be disqualified and subject to legal sanction. Once the Contest has ended, if you would like the names of the Contest winners, please mail a self-addressed, stamped envelope to: Del-One FCU 270 Beiser Blvd., Attn: Marketing, Dover, DE 19904. Requests must be received no later than 10/31/2023.
- 7. Limitation of Liability:** In no event will Del-One be liable to entrants for any indirect, incidental, exemplary, punitive, special or consequential damages for lost, late, illegible, corrupted, inaccessible, damaged, delayed or postage due entries.