



\$1,000 Holiday Giveback
OFFICIAL RULES ("Rules") | 11.1.23

ELIGIBILITY: The Keesler Federal Credit Union \$1,000 Holiday Giveback drawings are open to legal United States residents eighteen or older. The drawing is a random selection from members who regularly use Keesler Federal products and meet the following criteria:

- Must be a primary account holder and the account must be in good standing at the time of the drawing
- Must be the primary account holder and have at least one of the following loan products: auto or miscellaneous vehicle loan, mortgage loan, share secured loan, credit card, signature loan, home equity or Kreditline
- Must be the primary account holder and have at least one of the following products: a checking account, alternative share, Kasasa Saver, certificate, IRA, HIMMA or HIMMA Plus
- Must be the primary account holder and have logged into online or mobile banking within 30 days prior to the drawing
- Must not be a Keesler Federal Credit Union employee or official
- Have not won a Member Giveback within 12 months

All federal, state, and local law and regulations apply.

DURATION: One drawing will be held in November 2023 and one in December 2023.

HOW TO ENTER: No purchase is necessary. All primary members meeting the criteria outlined are automatically entered. Members do not have to be present to win.

PRIZES: 30 \$1,000 prizes will be awarded in November and 30 \$1,000 prizes will be awarded in December.

SELECTION OF WINNERS: Two separate drawings of 30 members (five living in each region: Gulf Coast-MS, Hattiesburg/Petal-MS, Jackson Metro-MS, NOLA/St. Tammany-LA, Mobile-AL, United Kingdom) will be conducted: One on November 13 and one on December 11, 2023. Winners will be notified by email and receive their \$1,000 deposit within 5 business days of the drawing.

CONDITIONS: By entering and/or accepting Prizes, entrants, participants, and winners agree to be bound by these Rules and the decisions of Keesler Federal Credit Union which shall be final. Participants agree that Keesler Federal is not responsible for and shall not be liable for any technical issues, errors or malfunctions with the vehicle. Keesler Federal reserves the right to modify or terminate the Wowed by Wheels promotion at any time without prior written notice. By participating in the Contest, Participants agree to release and hold Keesler Federal and the employees, officers, directors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. If any provision of these Rules is found to be invalid or unenforceable by a court of competent jurisdiction or appointed arbitrator, such determination shall in no way affect the validity or enforceability of any other provision herein. 1099 will be issued for prizes valued at over \$600; consult your tax professional for more information.

SPONSOR: Keesler Federal Credit Union, 2602 Pass Road, Biloxi, MS 39531