

Member Giveback Program Official Rules

ELIGIBILITY: The Keesler Federal Credit Union Member Giveback Drawings are open to legal United States residents eighteen years of age or older. Contest is offered monthly to 35 randomly selected members who meet the following criteria:

1. 10 members who perform a financial transaction in one of our physical branches will receive \$100.
2. 10 members who use our mobile app will receive \$100.
3. 10 members who use our Bill Pay will receive \$100.
4. 1 member with direct deposit will have his/her largest deposit matched up to \$2,000.
5. 1 member with a Keesler Federal mortgage will have his/her scheduled payment reimbursed up to \$1,000.
6. 1 member with a Keesler Federal auto loan will have his/her largest scheduled payment reimbursed up to \$1,000.
7. 1 member with a signature loan will have his/her largest scheduled payment reimbursed up to \$1,000.
8. 1 member with a Keesler Federal credit card will have his/her largest scheduled payment reimbursed up to \$1,000.
9. 1 member with an open Share Certificate will receive a cruise for two at a destination of choice.

Employees, officials, and immediate family are not eligible to participate in the Contest. Void where prohibited. All federal, state, and local laws and regulations apply. Contestant must be a Keesler Federal primary account holder in good standing to be eligible.

DURATION: Contest begins on May 1, 2017 and will continue every month after that until the credit union discontinues this program.

HOW TO ENTER: Contestants use any of the products and services listed under Eligibility for a chance to win the prize associated with that product or service.

PRIZES: 30 monthly \$100 deposits; 1 monthly deposit up to \$2,000; 4 monthly deposits up to \$1,000. Winners may only win one prize within a twelve month period. Funds will be deposited to winner's primary share account within the first 5 days of the month.

SELECTION OF WINNERS: Winners will be determined by a random drawing from all eligible entries to be held the first day of every month. All decisions are final and binding. Odds of winning will be determined by the number of eligible entries. Winners will be notified by registered mail within the first 10 days of every month.

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 (1) telephone, electronic, hardware or software program, network, Internet, or computer malfunctions, failures, or difficulties of any kind; (2) failed, incomplete, garbled, or delayed computer transmissions; (3) any condition caused by events beyond the control of the Sponsor that may cause the Contest to be disrupted or corrupted; (4) any injuries, losses, or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in the Contest; or (5) any printing or typographical errors in any materials associated with the Contest. 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.

WINNER LIST: Winner lists, pending each winner's authorization, will be posted on the Keesler Federal Credit Union website: www.kfcu.org.

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

