



“Team Up with The ONE and Win Sweepstakes”! Official Rules

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN and will not increase your chances of winning.

Eligibility: CommonWealth One Federal Credit Union’s “Team Up with The ONE and Win Sweepstakes” is open to all legal residents of the United States who are 18 years of age or older at the time of entry. Employees of CommonWealth One Federal Credit Union and their immediate families (spouse, parents, children and siblings, and their respective spouses) and individuals living in the same households of such employees are ineligible. Void where prohibited by law. Prizes subject to all applicable federal, state and local laws and regulations. All winners agree to these official rules.

Entry: Sweepstakes begins at 12:01 am on September 1, 2018 and ends at 11:59 pm on November 30, 2018 and is subject to change or termination at any time.

Membership eligibility and minimum \$5 deposit required to open an account. A joint owner added to an existing account is not considered a new member and does not qualify. Every member who gets an auto, personal, home equity, mortgage loan or credit card; or opens a new certificate with term of 12 months or more; or has an active checking account with bill pay activity, direct deposit activity, or six debit card transactions in a month will receive an automatic entry. Qualifications apply. Closed accounts reopened during this promotion are not eligible.

Enter by mail: To enter the Sweepstakes without opening an account at CommonWealth One Federal Credit Union, you may send your contest entry in an envelope to: “Team Up with The ONE and Win Sweepstakes,” CommonWealth One Federal Credit Union, Attn: Marketing, P.O. Box 9997, Alexandria, VA 22304. On the postcard, print your name, address and home phone number. Entry must be postmarked and received by November 30, 2018. Each mail-in entry will count as one (1) entry into the drawing. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Entries that are incomplete, late, lost, postage-due, mutilated, illegible or contain irregular or invalid information, or are corrupted in any way are void and will not be eligible.

Sweepstakes drawing: A random drawing will be conducted on December 8, 2018, by CommonWealth One Federal Credit Union from all eligible entries to award the \$5,000 Grand Prize. The winner will have the choice of receiving a 12-Month Term CommonWealth One Share Certificate or elect to have their CommonWealth One auto, personal and/or credit card payments paid for 12 months. Combined loan payments may not exceed \$500 per month. The odds of winning depend on the total number of eligible entries received.

Prize: One (1) \$5, 000 grand prize will be awarded in the form of a 12-Month CommonWealth One Share Certificate on or before by December 31, 2018, or credit up to \$500 a month towards the repayment of their CommonWealth One auto, personal, or credit card loan for twelve months beginning with the January 2019 payment(s). Thirteen (13) \$100 prizes will be awarded in the form of a deposit into the member’s CommonWealth One savings account or will be paid as a cash equivalent within three (3) business days of the weekly drawings held between September 1 and November 30. No substitutions or transfer of prize permitted. CommonWealth One Federal Credit Union will send the winners a 1099-MISC which will represent the value of winning this sweepstakes. Any state or federal taxes that may be owed on prize winnings are the sole responsibility of the individual winner. The odds of winning depend



upon the number of eligible entries received; i.e., if 1,000,000 entries are received the odds of winning are 1:1,000,000.

Notification: Winners will be notified by email, postal mail and/or phone. Winners will be required to provide identification, sign an affidavit of eligibility and a publicity release or the prize will be forfeited and awarded to an alternate winner. If Commonwealth One Federal Credit Union is unable to contact the potential winner within seven (7) days of the drawing, the prize will be forfeited and awarded to an alternate winner. This process will continue until prize is awarded. Acceptance of prize constitutes winner’s permission to use his/her name and photo/likeness for advertising and promotional purposes for this and similar promotions, and in perpetuity in any media, now known or hereafter devised without additional compensation, except where prohibited by law.

Sponsor: Commonwealth One Federal Credit Union, PO Box 9997, Alexandria, VA 22304 (800) 424-3334 is the sole sponsor of the “Team Up with The ONE and Win Sweepstakes Rules”.

Other: By participating in the Sweepstakes, entrants release, indemnify and hold harmless Commonwealth One Federal Credit Union and its representatives, officers, directors, and employees (collectively, “Releasees”) from and against any injuries, losses, damages, claims, actions, and/or any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of any prize that may be awarded. Releasees are not responsible for printing or typographical errors in any Sweepstakes -related material; for stolen, lost, misdirected, late, postage-due, damaged, incomplete, inaccurate entries or mail, or for entries that are lost, misdirected, fail to enter the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer or human error; or for electronic, computer, or telephonic malfunction or error. If, in the Sponsor’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering, fraud, or technical difficulties with any portion of the Sweepstakes that compromise or corrupt the administration, integrity, security or fairness of the Sweepstakes, the judges reserve the right at their sole discretion to disqualify a person who tampers with the process, and select an alternate winner. The Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent of the law.

Rules and Winners List: For a list of Sweepstakes rules or prize winners available by mail after January 21, 2019 send a self-addressed, stamped envelope to Team Up with The ONE and Win Sweepstakes Winner, Commonwealth One Federal Credit Union, Attn: Marketing, PO Box 9997, Alexandria, VA 22304.