

# OFFICIAL RULES –MCCU DEBIT CARD CONTEST

MY COMMUNITY CREDIT UNION (“MCCU”) 2023 Debit Card Contest

**NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING**

**ELIGIBILITY:** OPEN ONLY TO Lovejoy ISD Students WHO ARE 18 YEARS OF AGE OR OLDER, OR IF YOUNGER THAN 18, HAVE PROVIDED A PARENTAL OR GUARDIAN SIGNED CONSENT TO PARTICIPATE to marketing@mccu.coop ON OR BEFORE THE DATE OF ENTRY. Faculty, staff, officers, and directors of Lovejoy ISD are not eligible to participate. By submitting an entry in the Lovejoy/MCCU DEBIT CARD CONTEST, participant and participant’s parent or guardian (individually and together referred to as “you”) for him/herself and on behalf of the participant, agree to these Official Rules.

**PROMOTIONAL PERIOD:** The Contest begins on October 27, 2023, and ends at 11:59:59 p.m. CST on January 26<sup>th</sup>, 2024 (the “Promotional Period”). Three (3) contest winners (*one student from grades K-5, one student from grades 6-8, and one student from grades 9-12*) will be chosen the week of March 1st, 2024, by a panel of judges, consisting of Lovejoy ISD staff and MCCU Board & Staff.

**TO ENTER:** During the Promotional Period, MY COMMUNITY CREDIT UNION (“Administrator”) will be holding a debit card design contest. The panel of judges will choose three designs, one from grades K-5 participants, one from grades 6-8 participants and one from grades 9-12 participants. To participate, each student must submit an original image/design/artwork by email to marketing@mccu.coop on or before 11:59:59 p.m. CST on January 26<sup>th</sup>, 2024. Information required to be submitted with the entry form consists of name, address (including zip code), phone number, valid email address and school. Duplicate entries of the same image, design or artwork will be disregarded. All entries are the property of MCCU and will not be returned. Participants may submit up to two (2) designs.

**SELECTION OF WINNERS:** Three (3) winners will be selected by a panel of judges, during the week of March 1<sup>st</sup>, 2024, from all eligible entries received by the Administrator. the panel’s decisions are final and binding in all matters relating to this contest. Winners will be notified by email within five (5) business days following the judge’s decision and must have their parental consent form on file at that time. Odds of winning depend on the number of entries received and the quality of the image, design, and artwork.

**PRIZE:** The winning participants will receive a \$100.00 gift card. Applicable local, state, and federal taxes resulting from receipt of the prize are the responsibility of the winning participants.

**GENERAL CONDITIONS:** You forever release and discharge and shall indemnify, defend and hold harmless the Administrator, Lovejoy ISD, and the panel of judges, together with their respective directors, officers, employees, successors, assigns, heirs and devisees, advertising and promotion agencies, and from and against any claims, demands, causes of action, damages, losses, or expenses arising out of or related to your participation in this contest, the use of the submitted image, design or artwork by MCCU or Lovejoy ISD, or your acceptance, receipt, or use of the prize.

This contest is void where prohibited by law and shall be governed by Texas law without regard to its conflict of law provisions. You hereby consent to jurisdiction and venue in the federal and state courts of Midland County, Texas. If any provision of this agreement is declared illegal, null, void, or unenforceable, the remaining provisions will not be affected. Except where legally prohibited, winner grants (and agrees to confirm that grant in writing) permission to the Administrator and those acting under its authority the right to the use and public display of his/her name, picture, likeness, voice, biographical information and statements, at any time or times, for advertising, marketing, trade, publicity and promotional purposes without additional compensation, in all media now known or hereafter discovered, worldwide and on the Internet and World Wide Web, without permission, notice, review or approval. All rights to such photographs and other media belong exclusively, unconditionally,

irrevocably, and perpetually to MCCU. The winner may be required to complete, sign, and return an Affidavit of Eligibility, a Liability Release, and where lawful a Publicity Release within seven (7) days of notification. If documents are not returned timely, or if a prize notification or prize is returned as non-deliverable, or if a winner is found to be ineligible or otherwise not in compliance with these Official Rules, prize will be forfeited, and an alternate winner selected. The entry information provided is subject to the Privacy Policy on the MCCU's website ([www.mccu.coop](http://www.mccu.coop))

You certify that all submitted images, designs and artwork are your original artwork and do not include any third-party content or copyrighted material. All images, designs and artwork shall be the property of MCCU and will not be returned. You unconditionally assign and transfer all ideas, concepts, copyrighted materials, and trademarks contained in, and all rights including "moral rights" in your design, image, or artwork. To the extent permitted by applicable law, the entrant's artwork may be used perpetually by MCCU and Loveland ISD in any advertising, publicity, and promotional materials, and in all forms of media now or hereafter known, without permission, notification, compensation, or other consideration of any kind to any person. The winning entry additionally will be used as the design for MCCU debit cards without additional compensation or other consideration of any kind to any person. MCCU reserves the right to make appropriate changes to the image, design or artwork as deemed necessary. MCCU will have the sole exclusive right to produce the chosen image, design, or artwork on co-branded debit cards.

MCCU and Lovejoy ISD assume no responsibility for any incomplete, incorrect, or inaccurate information, whether caused by web site users, tampering, hacking, or by any of the equipment or programming associated with or used in the contest or by any technical or human error. MCCU and Lovejoy ISD assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. MCCU and Lovejoy ISD are not responsible for any problems or technical malfunction of any computer online systems, servers, or providers, computer equipment, software, failure of any email or entry to be received by Administrator on account of technical problems, human error or traffic congestion on the Internet or at any website, or any combination thereof just listed, including any injury or damage to a participant's or any other person's computer or device (or any information/material stored within) relating to or resulting from participation in this contest.

**LIABILITY LIMITATIONS:** Persons who tamper with or abuse any aspect of this contest, as solely determined by the Administrator, will be disqualified. Any use of copywrite or plagiarism images will be disqualified. Winners waive any claim, including any claim to any remuneration, other than as expressly provided for herein in connection with your entry.

**ADMINISTRATOR:** MY COMMUNITY CREDIT UNION, 600 W. Louisiana, Midland, TX 79701