

# AgFed Credit Union Foundation Cruise Certificate Raffle

## Official Rules

**1. Raffle Administrator and Period:** The AgFed Credit Union Foundation is a 501 (c)(3) tax-exempt organization. The AgFed CU Foundation is sponsoring a drawing for three (3) Five Day / Four Night Cruise Certificates for two to Mexico, the Bahamas or the Western Caribbean. The raffle will begin at 12:00 AM EST on 12/3/2019 and will end at 11:59 PM EST on 12/10/2019.

**2. How to enter:** Make an online donation in any amount and you will be entered into the raffle. Donations can be made online only through our website at <https://www.agfedcufoundation.org/cruiseraffle/>. Online entrants are subject to all notices posted online. All entries must be received by 11:59 pm on December 10, 2019 to be eligible.

**Subject to all federal, state, and local laws, regulations and ordinances.** Void outside the fifty (50) United States and the District of Columbia and where prohibited by law. Participants should be a natural person. By participating, all entrants agree to abide by these Official Rules and the decisions of AgFed Credit Union Foundation, which are final and binding in all respects.

**3. Eligibility:** Entrants must be 18 years or older. Drawing is open only to legal U.S. residents currently residing in the fifty (50) United States and the District of Columbia who are at least the age of majority in their primary jurisdiction of residence at the date of entry. Employees, officers, directors, committee members, members of their immediate families (spouses, parents, siblings and children, regardless of where they live) and those living in their same households are not eligible to win. AgFed Foundation reserves the right to verify the eligibility of the winners. Participation constitutes entrant's full and unconditional agreement to these Official Rules and to AgFed Foundation's decisions, which are final and binding in all matters related to this Promotion.

**4. Consumer Disclosure:** The winner will be randomly selected from among all eligible entrants in a drawing conducted on December 13, 2019. The winner need not be present to win and will be notified by email or telephone by December 13, 2019. Once notified, the winners will have five days to claim or forfeit their prize. If the winner forfeits their prize, a new name will be randomly drawn. Winners will receive the Cruise Certificate via mail. **AN ENTRANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.**

By participating in the Drawing and accepting the prize, all entrants consent to the use of their photograph, likeness, voice and/or video for advertising and promotional purposes, including online announcements without limitation and without additional compensation, except where prohibited by law.

**5. Prize:** Three (3) Five Day / Four Night Cruise Certificate for Two valued at \$1,798.00. There will be three drawings. No substitution or transfer of prizes by winner is permitted. Cruise Certificate is for the cruise only and does not include airfare or transportation to and from the port.

All port charges, taxes, customs and fulfillment fees of \$39.60 per day/ per person will be the responsibility of the recipient of the certificate. A non-refundable \$19 per person registration fee (total \$38 total per certificate) is required with your registration. Recipient must complete the cruise registration form within 45 days. Certificate expires eighteen months from date of issue. The certificate cannot be replaced, is non-refundable, and has no value, if lost, stolen, destroyed, or expired. Additional restrictions and conditions may apply. Please refer to cruise certificate for complete details. Void where prohibited.

**6. Limitation of Liability:** By participating in the Raffle, entrants agree to release, indemnify and hold AgFed Foundation harmless from and against any injuries, losses, damages, claims, actions and any liability of any kind caused in whole or in part, directly or indirectly, from participation in or resulting from the Raffle or the prize. AgFed Foundation reserves the right to modify prize award procedures.

**7. Taxes:** Winners are responsible for all applicable taxes and fees associated with prize receipt.

**8. Arbitration/Choice of Law:** This drawing will be governed by the laws of the District of Columbia. Any and all legal actions or claims arising in connection with this Drawing must be brought in a court of competent jurisdiction within the United States. By participating in this Drawing, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decision of the judges and warrants that he/she is eligible to participate in this Drawing.

**9. Privacy:** Personal information submitted with entry for purposes of prize fulfillment.