



## I Heart CCFCU Promotion Scratch and Win Official Rules

**1) No purchase necessary to participate.** Game pieces (scratch-off cards) will be distributed in Complex Community Federal Credit Union (CCFCU) branches, through team members and at various CCFCU-supported community events. You may also obtain a game piece without purchase and a full set of rules by emailing us at: [info@comcfcu.com](mailto:info@comcfcu.com). Limit: one game piece per person per event. Copies of the official rules are also available at all CCFCU branches or online at [www.comcfcu.com/presentforyou](http://www.comcfcu.com/presentforyou).

**2) Employees of CCFCU** and their immediate families (under IRS definitions Section 1.25.1.2.2) are not eligible to participate in the grand prize drawing.

**3) Consent and Acknowledgement of Eligibility:** By claiming a prize, winner consents to CCFCU use of their name and photograph in advertising without compensation. Further, by accepting a prize, winner agrees to not assert any claims and agrees to release CCFCU and third-party prize contributors/suppliers from any and all liabilities, injuries or damages sustained in connection with the award or use of the prize(s). Winners of prize(s) valued at over \$1,000.00 will be required to complete and return an "Acknowledgement of Eligibility" prior to receiving any prize.

**4) Taxes:** CCFCU will report winnings as required by the Internal Revenue Code. Winners will receive 1099 Forms if necessary to comply with federal tax reporting requirements and are responsible for providing CCFCU with social security numbers and other required information. CCFCU reserves the right to award cash in lieu of the prizes.

**5) How to Play:** A) Scratch off the area indicated on your game card to see what you win. B) If you see "You Won a Prize" then simply bring your winning card to one of our locations to receive your prize. C) If you see the "Congrats! You have a chance to win the grand prize", you have qualified for an entry in the grand prize event which will be held at the CCFCU branch office located at 4900 E 52<sup>nd</sup> Street, Odessa, TX.

**6) Prizes:** 150,000 game pieces (scratch-off cards) will be printed.

Prizes will vary with the following: travel mugs, luggage tags, stress balls, and baseball caps.

Grand Prize will be a **Trip to New York City, or the location of your choosing in the continental United States** valued at \$10,000, including lodging and airfare. Winners may choose to take an alternate cash prize of \$7,500 instead of the trip.

**7) Odds of Winning an Instant Prize:** Promotional gift | Number of game pieces = 3,000 | Odds of winning are 1 in 50.

Grand Prize Contest Qualifiers | Number of game pieces = 1,500 | Odds of winning depend on the total game pieces distributed but are 1 in 150,000 if all pieces are distributed.

### **8) Prize Claim Instructions:**

Register your game piece (scratch-off card) online and bring "You Won a Prize" game piece to any CCFCU office to claim your prize. Recipients of the "Congrats! You have a chance to win the grand prize" may register online or in person at any CCFCU branch location listed below. Holders of the grand prize opportunity **MUST** register prior to the drawing date and **MUST** bring their game piece (scratch-off card) on the day of the drawing to be eligible. Holders of the grand prize opportunity **MUST** be present to win. If unable to attend one of the three grand prize drawing events, they may have a proxy attend in their place. Proxy must have required paperwork found at [www.comcfcu.com/presentforyou](http://www.comcfcu.com/presentforyou). Grand prize winner must respond **within 72 hours** from time of notification by contacting the credit union in order to verify eligibility. If no contact is made, CCFCU reserves the right to draw a subsequent winner. For the Grand Prize, if drawing winner is verified and ineligible, CCFCU will conduct a subsequent drawing and will continue to do so until an eligible winner is verified. To obtain prizes, these instructions and/or the instructions on each game piece must be followed. CCFCU reserves the right to withhold a prize or disqualify any person who does not comply with these instructions. Instant prizes must be claimed no later than 10/16/26. Any unclaimed prizes will not be awarded.

**9) GENERAL CONDITIONS:** The contest begins on 6/1/2026 and ends on 10/16/2026. Giveaway is open to all US residents who are US citizens or legal immigrants. Participants must be at least 18 years of age on or before 10/16/2026 to qualify for the grand prize. All prizes are void where prohibited / restricted by applicable federal, state, or local laws. Paying and reporting taxes (if any) are the winner's sole responsibility. Prizes may not be substituted, transferred or exchanged, except at the sole discretion of CCFCU. CCFCU is not responsible for illegible, damaged, lost, late or misdirected mail entries, or game materials. All submissions become property of CCFCU. All game materials are subject to verification and are automatically void and will be rejected if any part(s) is forged, altered, defaced, tampered with, mechanically reproduced or modified, irregular in any way, irregularly obtained, or if they contain printing errors or omissions or are result of error. Liability for any irregular game material is limited to replacement of game piece while supplies last. Should more prizes be claimed in any category than offered in the rules, the prizes offered will be awarded in a random drawing among all verified prize claimants in that category. All prize awards are subject to verification of eligibility. CCFCU reserves the right to refuse game cards to any customers who in their sole determination abuse their right to participate or violate the rules and to accelerate or modify method of distribution if necessary.

CCFCU Branches: Andrews, Monahans, Midland, Odessa, Big Spring and Lubbock. [www.comcfcu.com/locations](http://www.comcfcu.com/locations) 432.550.9126