Sponsor: Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007 is the Sponsor of this Raffle.

Centennial Gift Card Giveaway Raffle Description: The Municipal Credit Union 2016 Centennial Gift Card Giveaway Raffles (the “Raffles”) entry period begins on Friday, July 8, 2016, at 10:00 A.M. E.T. and ends on Friday, July 8, 2016 at 4:00 P.M. E.T. (the “Promotion Period”). By participating in any Raffle, each entrant unconditionally accepts and agrees to comply and abide by these Official Rules and the decisions of Sponsor, whose decisions shall be final and legally binding in all respects.

Eligibility: The Raffles are open to U.S. legal residents who are 18 years of age or older at the time of entry. Sponsor’s officers, directors, employees and their immediate family members (spouses, parents, grandparents, children, and siblings and their respective spouses) and individuals living in the households of such officers, directors and employees are not eligible to participate. The Raffles are subject to all applicable federal, state, and local laws and regulations. Void where prohibited or otherwise restricted by law.

How to Enter: Hand print your full name, contact telephone number, secondary telephone number, and email address on the MCU raffle ticket, and hand it in at a participating MCU branch location. Individuals may not enter each a Raffle more than once, however; individuals may enter more than one Raffle as long as they meet eligibility requirements. Raffle tickets (entries) must be received by Sponsor, at the branch location where the Raffle is taking place, within the hour immediately preceding each Raffle drawing. No incomplete, photocopied, computer and/or soft-ware-generated facsimiles, mechanically produced, mass or automated multiple entries permitted. Your submission of a raffle ticket entry constitutes your consent to participate in the Centennial Gift Card Giveaway Raffle and your consent for Sponsor to obtain, use, and transfer your name, address and other information for the purpose of administering the Raffle.

Raffle Drawings: One hundred (100) separate and independent Raffle drawings will take place among participating MCU branch locations throughout the day on Friday, July 8, 2016. For each Raffle drawing, Sponsor will randomly select a winner from among the eligible entries received by Sponsor, at the branch location where the Raffle is being held, during the hour immediately preceding the Raffle drawing. After a winner is drawn, Sponsor will discard all previously received entries and begin to accept new entries for the next scheduled Raffle drawing (see below for schedule and location of Raffle drawings).

On July 8, 2016, a Raffle drawing will take place at 11:00 A.M., 12:00 P.M., 1:00 P.M., 2:00 P.M., 3:00 P.M. and 4:00 P.M. at each of the following MCU branch locations:

- Bronx Branch – 560 Courtlandt Avenue; Bronx, NY 10451
- Brooklyn Branch – 350 Jay Street; Brooklyn, NY 11201
- Co-Op City Branch – 755 Co-op City Blvd.; Bronx, NY 10475
- Elmont Branch – 1660 Hempstead Turnpike; Elmont, NY 11003
- Flatbush Branch – 1560 Flatbush Avenue; Brooklyn, NY 11210
- Georgetown Branch – 2142 Ralph Avenue; Brooklyn, NY 11234
On July 8, 2016, a Raffle drawing will take place at 11:00 A.M., 12:00 P.M., 1:00 P.M., 2:00 P.M., and 3:00 P.M. at each of the following MCU branch locations.

Bronx Express Branch – 353 East 149th Street; Bronx, NY 10455
Brooklyn Postal Branch – 1051 Forbell Street; Brooklyn, NY 11208
Coney Island Branch – 1904 Surf Avenue; Brooklyn, NY 11224
East Meadow Branch – 1 Merrick Avenue; East Meadow, NY 11554
Harlem Branch – 280 St. Nicholas Avenue; New York, NY 10027
Melville Branch – 498 Walt Whitman Road; Melville, NY 11747
Oceanside Branch – 3411 Long Beach Road; Oceanside, NY 11572
Yonkers Branch – 38 South Broadway; Yonkers, NY 10701

**Prizes/Odds of Winning:**

**$100 MCU VISA® Gift Card Grand Prize drawing:** For each Raffle, one (1) winner will receive one (1) $100 MCU VISA® Gift Card.

The odds of winning will depend on the total number of eligible entries received by Sponsor during each independent Promotion Period at participating locations. Taxes, if any, are the sole responsibility of the winner. A 1099 tax form will be issued to the winners as required by law. **THE TOTAL APPROXIMATE RETAIL VALUE (“ARV”) OF EACH INDIVIDUAL RAFFLE PRIZE IS $100.00.**

**Winner Selection/Notification:**

For each Raffle being conducted by Sponsor on July 8, 2016 (listed above in “Raffle Drawings”), Sponsor will randomly select one (1) winner from all eligible entries received by Sponsor, at the branch location where the Raffle is being held, during the hour immediately preceding each Raffle drawing. After a winner is selected by Sponsor, Sponsor will discard all previously received entries and begin the accept entries for the next Raffle drawing scheduled at the participating branch location. The winner of each Raffle will be announced by the Sponsor at the location where the Raffle drawing is being held. The winner is not required to be present at the drawing. If the winner is not present at the drawing, Sponsor will notify the winner by telephone and/ or email. If the winner is not present at the drawing, the winner must visit MCU’s corporate office in New York, NY to collect the prize. Unclaimed prizes will not be awarded.

**Winner Verification:**

The drawings will be conducted by Sponsor and Sponsor’s decisions are final. Potential prizewinners may be required to complete an Affidavit of Eligibility & Publicity/Liability Release Form (“Affidavit”), except where prohibited. If required by Sponsor, the fully completed, signed and notarized Affidavit must be returned within fourteen (14) days of its receipt. If the fully completed, signed and notarized Affidavit is not returned to Sponsor within the time period specified, that prizewinner will be disqualified. Sponsor will not be responsible for any undeliverable or returned documentation and the prize will be forfeited. Unclaimed prizes will not be awarded. Sponsor reserves the right, at Sponsor’s sole discretion, to substitute any stated prize with another prize of equal or greater value. No transfer or assignment of any prize is permitted except at the sole discretion of the Sponsor. By entering this Raffle, each winner consents to Sponsor’s use of his/her name, voice recordings, city and state of residence, biographical information, entry materials, photograph and likeness for advertising, trade and/or publicity purposes in any media or format, online or offline, now or hereafter known, without additional consideration, compensation or permission (except where prohibited by law).
Raffle Limitation:
All entries are subject to verification and approval by Sponsor. Entries that do not meet the requirements or otherwise do not comply with these Official Rules herein may be disqualified. Sponsor will determine, in its full discretion, what constitutes a valid entry. Sponsor is not responsible for incomplete, lost, illegible, late, misdirected or postage-due entries. Sponsor is not responsible for transmission defaults, computer server failure, delayed, garbled or corrupted data, technical, hardware and/or software malfunctions of any kind, or failure of any of the equipment or programming associated with or utilized in this Raffle, or any human or other errors that may occur in connection with this Raffle. Sponsor is not responsible for printing or typographical errors in any Raffle-related materials. Sponsor, in its sole discretion, reserves the right to suspend, cancel or modify the Raffle or any portion of the Raffle, without notice or liability, if the integrity of the Raffle is compromised in any manner as determined by Sponsor, or if the Raffle is not capable of being conducted as intended by Sponsor. In such event, Sponsor will randomly select winner(s) from among all eligible non-suspect entries received prior to such action. Under no circumstances will more prizes than those set forth in these Official Rules be awarded. If an error occurs that results in more potential winners than available prizes stated, Sponsor may elect to hold a random drawing from among all eligible potential prizewinners to award the number of prizes indicated. Sponsor reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Raffle or to be acting in violation of these Official Rules or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of this Raffle. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE, INTERFERE WITH, OR UNDERMINE THE LEGITIMATE OPERATIONS OF THIS RAFFLE IS A VIOLATION OF CRIMINAL AND/ OR CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor’s failure to enforce any terms of these Official Rules shall not constitute a waiver of that provision. All entries become the exclusive property of Sponsor and will not be acknowledged or returned. By participating in this Raffle, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsor, which shall be final, binding and conclusive on all matters.

Release of Liability:
All entrants release Sponsor and its officers, directors, employees, agents and all others associated with the development and execution of this Raffle, from any and all liability with respect to, or in any way arising from or in connection with, participation in this Raffle and/or the acceptance, possession or use of any prize that may be awarded to them, including but not limited to, liability for personal, bodily injury, death, damages or losses of any kind. By accepting a prize, winner acknowledges and agrees that, to the extent allowed by law, Sponsor, its officers, directors, employees and agents have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, express or implied, in fact or in law, relative to any prize, including without limitation, its quality, mechanical condition or fitness for a particular purpose. Entrants agree that all disputes, claims and/or causes of action arising out of or connected with this Raffle, or any prize awarded, shall be resolved individually, without resort to any form of class action; and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, excluding attorneys’ fees and court costs. Additionally, unless otherwise prohibited, under no circumstance will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, indirect, punitive, incidental and consequential damages, and other damages, other than actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. Entrants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrants’ rights and obligations, or the rights and obligations of the Sponsor in connection with the Raffle, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision of these Official Rules. By entering, entrants consent to the jurisdiction and venue of the federal, state and local courts located in New York, New York.

Winners List:
To obtain the names of the winner of each Raffle, send a self-addressed envelope with first-class postage affixed to: Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, ATTENTION: Marketing Department/Centennial Gift Card Giveaway. All such requests must be received by Sponsor by September 9, 2016. Sponsor will also place the Winners List on MCU’s web site.