



2022 12 Days of Giveaways Official Rules

For the purpose of these Official Rules, the sponsor of this promotion, Service First Federal Credit Union, may be referred to throughout as “the Credit Union,” “Service First,” or “SFFCU.”

NO PURCHASE NECESSARY.

NO PURCHASE, OBLIGATION, OR MEMBERSHIP NECESSARY TO ENTER OR WIN. MEMBERSHIP OR ACCOUNT ACTIVITY WILL NOT INCREASE YOUR ODDS OF WINNING.

SPONSOR

This promotion is sponsored by Service First Federal Credit Union, 3901 E. 10th Street, Sioux Falls, South Dakota 57103.

RULES, TERMS, & CONDITIONS

By participating, each entrant agrees to be bound by all rules, terms, and conditions of the promotion, and understands the results are final in all respects.

APPLICABLE LAW

The promotion is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

PROMOTION OVERVIEW

This promotion is free to enter without any purchase required, to all eligible persons as defined in the “Eligibility” section. All winners will be determined by random drawing from all eligible entries received.

ELIGIBILITY

Entrants must be 18 years of age or older. Service First employees, the immediate family members of SFFCU employees and Board members, or persons living in their households, whether related or not, are ineligible. A member’s account must be in good standing (no past due loans, overdrawn deposit accounts, or charged off accounts) with the Credit Union to win. The requirement also applies to any linked or joint accounts. If not a member of the Credit Union, will be required to provide proof of legal resident eligibility.

PRIZES

The prizes and their estimated retail values are listed below for each day of the promotion. Prizes are not transferrable or redeemable for cash. No prize may be wagered, exchanged, or otherwise used to accumulate additional prizes. All prizes must be claimed within three (3) business days notice of winning. If a winner cannot be contacted, does not claim the prize, the member is not in good standing (as described below) or is disqualified, Service First shall determine an alternate winner from the eligible entries for that day of the promotion. The winner must claim the prize at our Main branch located at 3901 East 10th Street, Sioux Falls, SD 57103. Federal, state, and local taxes, if required, are the responsibility of the winning participant.

Day 1 (12/05/2022 entries): One (1) Amazon Fire TV Stick. Estimated value \$39.99.

Day 2 (12/06/2022 entries): Two (2) Amazon Blink Mini Security Camera. Estimated value \$64.99.

Day 3 (12/07/2022 entries): One (1) Amazon Echo Show 5. Estimated value \$84.99.

Day 4 (12/08/2022 entries): One (1) Amazon Fire HD 8 Tablet. Estimated value \$89.99.

Day 5 (12/09/2022 entries): One (1) VIZIO V-Series Home Theater Sound Bar. Estimated value \$129.99.

Day 6 (12/12/2022 entries): One (1) APEMAN Wifi Dash Cam. Estimated value \$89.99.

Day 7 (12/13/2022 entries): One (1) Beats Solo Bluetooth Wireless On-Ear Headphones. Estimated value \$131.

Day 8 (12/14/2022 entries): One (1) Ring Doorbell Wired Chime. Estimated value \$90.

Day 9 (12/15/2022 entries): One (1) Hyperice Hypervolt GO 2 Percussion Massage Device. Estimated value \$199.99.

Day 10 (12/16/2022 entries): One (1) Cricut Explore Air 2 Craft Cutting Machine. Estimated value \$199.99.

Day 11 (12/19/2022 entries): One (1) Arrowwood Resort at Cedar Shore 2-Night Stay. Estimated value \$250.

Day 12 (12/20/2022 entries): One (1) HP 14” Laptop. Estimated value \$600.

ODDS

Actual odds of winning depend upon the total number of eligible entries received.

HOW TO ENTER

Eligible participants may enter the promotion by using Facebook to "LIKE" Service First Federal Credit Union's page (facebook.com/servicefirstfcu) and "COMMENT" on Service First Federal Credit Union's post for the promotion made on its Facebook page (facebook.com/servicefirstfcu) between 12/05/2022 and 12/20/2022. Entry does not require purchase. Eligible participants may only enter the promotion once daily. Duplicate entries will be disregarded. Service First Federal Credit Union also reserves complete discretion to void any entries which are lewd, harassing, spam, or otherwise do not conform to these Rules, Terms & Conditions. Participants may be encouraged to share information about the promotion with their friends and followers via social media, but no such action is required to win.

PROMOTION DATES

The promotion will be conducted daily on the following dates: 12/05/2022, 12/06/2022, 12/07/2022, 12/08/2022, 12/09/2022, 12/12/2022, 12/13/2022, 12/14/2022, 12/15/2022, 12/16/2022, 12/19/2022, and 12/20/2022.

SELECTION AND ANNOUNCEMENT OF WINNERS

Service First representatives will randomly select one (1) entry from all eligible entries from that day's promotion the following business day. For example, the 12/05/2022 winner will be selected on 12/06/2022. The random drawing will be held at Service First Federal Credit Union, 3901 East 10th Street, Sioux Falls, South Dakota. Once an individual has won a prize, he or she is ineligible to win another. A member's account must be in good standing (no past due loans, overdrawn deposit accounts, or charged off accounts) with the Credit Union to win. The requirement also applies to any linked or joint accounts. If not a member of the Credit Union, will be required to provide proof of legal resident eligibility. Daily winners will be notified via Facebook, email, or phone depending on what information was provided and will be given three (3) business days to respond. If the prize is unclaimed after three (3) business days, or the member is not in good standing (as described above), then the prize is forfeited and awarded to an alternate winner.

ADDITIONAL TERMS

By entering the promotion, the participant agrees to be bound by the promotion rules and release SFFCU, its employees, agents, partners and business affiliates from any liability, claims or damages arising out of their participation in the promotion and the acceptance, use, misuse, or possession of a prize. By accepting a prize, the winner agrees to the sponsor's use of his/her name and/or likeness for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing. Service First reserves the right to make changes to the official rules that become effective upon announcement. All decisions of the sponsor(s) with respect to the promotion are final.

RELEASE OF FACEBOOK

The promotion is in no way sponsored, endorsed, administered by, or associated with Facebook, Inc., or any of its subsidiaries or affiliates. By participating in the promotion, each participant and winner waives any and all claims of liability against Facebook, Inc., its subsidiaries and affiliates, and all principals, employees, and agents, for any personal injury or loss which may occur from the conduct of, or participation in, the promotion, or from the use of any prize.

LIMITATION OF LIABILITY

SFFCU is not responsible for printing, typographical, human or other errors in any promotion-related materials; for late entries; or transmitted late for any reason. If, for any reason, this promotion is not capable of running as planned and any cause should corrupt or affect the administration, security, fairness, integrity, or proper conduct of this promotion, SFFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the promotion and, at its sole discretion, award prizes from among all eligible, non-suspect entries validly received prior to the action requiring such modification. This promotion is governed by the laws of the State of South Dakota, and federal law, to the extent applicable, and the promotion is void where restricted or prohibited by other state law.