



Reduce • Reuse • Refinance Chance to Win \$500 Publix Gift Card Terms & Conditions

1. **Promotion Description:** No purchase is necessary. Entries are limited to one (1) per eligible individual, per eligible existing (auto, boat, motorcycle, RV or personal) loan or credit card balance transfer with another lender that is refinanced to Keys Federal Credit Union. Promotion is valid from January 1, 2017 to May 31, 2017. To qualify, all eligible loans and credit card balance transfers must be applied for from 1/1/17 to 5/31/17 and closed and disbursed by 6/6/17. Business, Redi-Cash Lines of Credit, Share Secured Loans and Mortgages are not eligible.

- One \$500 Publix Gift Card will be awarded to one winner each month.
- Chance to Win Drawings will be held as follows:

Refinancing Month	Drawing Occurs
January 2017	1 st week of February 2017
February 2017	1 st week of March 2017
March 2017	1 st week of April 2017
April 2017	1 st week of May 2017
May 2017	June 7, 2017

2. **Entry:** Individuals that refinance an existing loan or credit card balance from another lender to Keys Federal Credit Union will be automatically entered for a chance to win a \$500 Publix Gift Card. Alternative entries should be mailed to: Keys Federal Credit Union, Attn: Marketing, PO Box 1898, Key West, FL 33041. Entries must contain name, address, phone number and email address. All entries must be postmarked by 5/31/17.

3. **Prize(s):** The winners will each receive a total of one \$500.00 Publix Gift Card. Prizes are not redeemable for cash. No substitution or assignment of prize is permitted. Odds of winning depend on the number of eligible entries.

4. Eligibility: This contest is open only to legal residents of the United States 18 years of age or older at the time of entry. By entering this contest, entrants confirm that they meet these requirements. Keys Federal Credit Union and Publix employees and their immediate family members, and employees of its advertising and promotional agencies are not eligible to enter.

5. General Conditions: Contest entrants agree to be bound by these terms. The laws of the United States govern this contest. All federal, state and local laws and regulations apply. All other costs associated with winning the Publix gift card including, but not limited to, taxes are the sole responsibility of the winner. Winner agrees to provide Keys Federal Credit Union with information necessary for reporting purposes. Acceptance of the prize constitutes permission for Keys Federal Credit Union to use winner's name, comments and likeness for advertising and promotional purposes without additional compensation unless prohibited by law. Non-compliance may result in disqualification and the selection of an alternate winner. Entrants release and hold harmless Keys Federal Credit Union, its affiliates, directors, officers, employees and agents from any and all liability or any injuries, loss or damage of any kind arising from or in connection with this contest or prize won.