



Free Loan Payments for 12 Months Promotion Terms & Conditions

- 1. Promotion Description:** Entries are limited to one (1) per eligible individual per eligible (auto or boat) loan. Promotion is valid from January 1, 2018 to April 30, 2018. To qualify, all eligible loans must be closed by 04/30/18. Entry is automatic upon qualifying loan closing.
 - One Grand Prize will be awarded and the winner notified by Friday, May 4, 2018.
- 2. Prize(s):** Keys Federal Credit Union will make 12 consecutive months of principal and interest payments for a qualifying loan beginning with June 2018 for one randomly selected borrower. Prizes are not redeemable for cash. No substitution or assignment of prize is permitted. Odds of winning depend on the number of qualifying loans.
- 3. 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 employees and their immediate family members are not eligible to enter.
- 4. 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 Free Payments for 12 Months 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.