

Scoop Up the Summer Savings!



3.25% APR*
UP TO 36 MONTHS



90 Days
with **No Payments!**

Win \$5,000

WITH ANY NEW AUTO LOAN!

Official Contest Rules

CONTEST DATES

JULY 1, 2019 THRU SEPTEMBER 30, 2019

Finance or refinance an auto loan of \$15,000 or more at BlueOx Credit Union during the contest dates and be automatically entered into the random drawing to win \$5,000 cash.

OR

You can mail a 3"x5" card with your name, address, phone number, email address and the phrase "Scoop Up The Summer Savings" to:
BlueOx Credit Union, Attn: Contests, PO Box 1160, Battle Creek, MI 49016

The card must be received on or before September 30, 2019. Entries received after this date will not qualify for the random drawing. The Contest Sponsor will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries.

Entrant Eligibility: Anyone age 18 or older may enter the contest as described below. Employees, agents, representatives or affiliates of BlueOx Credit Union or any Sponsor and any immediate family members and household members of such individuals are not eligible to enter. The term "immediate family members" includes spouses, parents, siblings, grandparents, children, grandchildren and cohabiting significant others.

Prize: Winner will be awarded via random drawing and notified via telephone. Prize is non-transferable. Actual odds of winning are based upon the number of eligible entries received. Winner is responsible for any costs associated with accepting the prize and all applicable taxes. An IRS Form 1099-MISC will be issued to the winner as required by federal law. Winning dollar amount to be deposited into the member's BlueOx Credit Union regular savings account.

General Rules: By entering the contest, the entrant agrees to follow the rules and decisions of the contest sponsor. The entrant also agrees to comply with all applicable state laws. The entrant understands that existing BlueOx Credit Union auto loans do not qualify for the contest. The entrant also understands that entry for the grand prize drawing is pursuant to funding a BlueOx Credit Union auto loan. The contest sponsor has the right to require proof of identity for a person to participate or claim a prize in the contest. The decisions of the contest sponsor in relation to the contest will be final and binding. The contest shall be governed by and construed in accordance with the laws of the state of Michigan. The entrant waives any responsibility of the contest sponsor for any and all claims for damages for death, personal injury, loss of property or property damage that may result of the entrant's entry into the contest and/or the use of the prize.



BLUEOX
CREDIT UNION



INSURED BY NCUA
EQUAL HOUSING LENDER



BlueOXcu.org

APR=Annual Percentage Rate. Rate effective 7/1/19 and is subject to change without notice. Limited time offer. Valid on new loans and refinances from other financial institutions of \$15,000 or more. Subject to credit approval. Other rates and terms available. The Scoop Up The Summer Savings Promotion contest begins on 7/1/19 and ends 9/30/19. One grand prize drawing held by 10/31/19. Winner will be randomly selected from among all eligible members in the raffle. Actual odds of winning are based upon the number of eligible entries received. Winner is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize. See details and official rules at blueoxcu.org/ScoopUpTheSummerSavings.