

NWFCU Foundation Raffle Official Rules

Northwest Federal Credit Union Foundation, Inc. (the "Foundation") is conducting a raffle for a vehicle with a value of up to \$15,000.00 from Carvana, LLC (the "Raffle"). The following rules govern participation in the Raffle and are binding upon every participant. By participating in the Raffle, each participant acknowledges receipt of and agrees to the following terms and conditions.

1. All federal, state, local and municipal laws and regulations apply. The Raffle is void where prohibited by law.
2. The Raffle period will be from April 17, 2017 to June 11, 2017. One (1) winner (the "Winner") will be selected on June 15, 2017. The Winner will be selected from the entries received throughout the Raffle period. After the Winner has been selected, all remaining entries will be discarded. Selection of the Winner will take place at random by a drawing of physical tickets.
3. An individual is not eligible if such persons or entities are restricted from doing business under regulations of the Office of Foreign Asset Control or under any statute prohibiting such participation.
4. All Raffle purchases are final. There are no refunds. The Foundation makes no representation as to the tax deductibility of any Raffle ticket purchase.
5. The Winner will initially be notified on the date the winning entry is selected. The Foundation will call the Winner up to five times, over the course of five (5) business days, during regular business hours, at the number provided. A message may be left. The failure to reach the Winner during these calls may result in disqualification of the Winner, forfeiture of his or her interest in the prize, and selection of a substitute winner.
6. Northwest Federal Credit Union has agreed to contribute sufficient funds to cover taxes and registration costs for the Winner.
7. The Winner must take delivery of the vehicle at a location chosen by the Foundation. The Winner must choose an eligible vehicle from Carvana, LLC (www.carvana.com/nwfcu) within thirty (30) days of winning. The maximum contribution toward any vehicle is \$15,000 dollars.
8. The Winner must be at least eighteen (18) years old and present a valid driver's license and proof of automobile insurance.
9. Except where prohibited, acceptance of any prize constitutes the Winner's consent to the publication of his or her name, biographical information, city of residence, and likeness in any media including the internet for any commercial or promotional purpose, without limitation or further compensation. The Winner agrees to hold harmless the Foundation, its officers, employees and agents from any loss, claims or damages resulting from or relating to, directly or indirectly, the Raffle.
10. The Foundation's decisions regarding all aspects of the Raffle may be changed at any time without notice.

11. The Raffle is subject to these terms and conditions and governed by, and construed in accordance with, Virginia law, without regard to laws that might otherwise govern under applicable principles of conflict of law.
12. Employees, officers, committee members, directors, and immediate family members thereof, of the Foundation are ineligible to participate in the Raffle. Vice-presidents and more senior officers, and immediate family members thereof, of Northwest Federal Credit Union and its affiliates are also ineligible to participate in the Raffle.