FAYETTE COUNTY FAIR RAFFLE RULES TO BENEFIT Central Kentucky Riding For Hope

PRIZE: YETI Roadie 20 Hard Cooler, value of \$200

1. Sponsor: This event is sponsored by Greater Kentucky Credit Union Inc.

2. **Event Name and Purpose:** The name of the event is the Central Kentucky Riding For Hope Raffle (the Raffle). The purpose of the event is to raise money for Central Kentucky Riding For Hope Charity by selling raffle tickets for a prize drawing. Except as provided in Paragraph 9, 100% of funds earned from the sale of Raffle tickets shall go to the Central Kentucky Riding For Hope. No funds earned from the sale of Raffle tickets will be expended on administrative costs of the Raffle or used for any other purpose other than stated herein.

3. **Drawings:** Drawings for prize(s) will be held on or about September 18, 2019 at 10:00 am, EST at the credit unions main office located at 1001 Red Mile Road, Lexington, KY-40504. Winning Raffle tickets will be drawn by person who is neither an Entrant (as defined below) in the Raffle, nor is related by blood or marriage to an Entrant in the Raffle. Entrants may only win once, regardless of the number of Raffle tickets purchase.

4. **Eligibility:** Only natural-person purchasers of Raffle tickets who are at least 21 years old (at the time of purchase of the Raffle ticket(s)), have purchased a Raffle ticket(s) as set forth in Paragraphs 5 and 7 and are legal residents of the United States are eligible for the Drawing(s). Such eligible purchasers are Entrants. The Sponsors' officers, employees, trustees and representatives, and their spouses and children, are not eligible to participate in the Raffle.

5. Entry by Ticket Purchase: Raffle tickets shall be sold for \$2.00 per ticket, or \$5.00 for 3 tickets. Raffle tickets may be purchased at participating credit union branches. Purchases of all Raffle tickets are final and non-refundable, except as otherwise provided herein.

6. Additional Ticket Requirements and Limitations: Each Entrant must provide his or her First Name, Last Name, and Email Address on the Ticket. All information provided must be legible. The name of only one person may be entered on a Raffle Ticket. Division of any Prize by a group purchasing a Raffle Ticket together shall be the sole responsibility of the Winner.

7. **Taxes, fees, and other costs:** Winner shall be responsible for any and all federal, state and local income or excise taxes, fees, assessments and similar charges associated with the Grand Prize. The IRS requires that income tax withholding on prize values of \$5,100 or greater must be paid upon award and distribution. Government rules governing withholding can change without notice. The IRS has taken the position that amounts paid for chances to participate in raffles, lotteries or similar programs are not gifts and, therefore, the price of the entry does not qualify as a deductible charitable contribution. Consult your qualified financial advisor for additional information.

8. Winner need not be present: Winner need not be present at the Drawing to win.

9. **Claiming Prize(s)—Procedure:** After a Raffle Ticket is drawn, a credit union representative shall attempt to contact the Winner by telephone and/or certified mail the day of the drawing and provide instructions for claiming the prize. If the Winner fails to claim the Prize within 30 days of the day of the Drawing, including providing appropriate identification, the Winner forfeits the Prize and the Prize will go into the Second Chance

Drawing (see Paragraph 12). If the Second Chance Drawing is held and the Prize for it is not claimed, including providing appropriate identification, within thirty days of that drawing there will be no further drawings and the Prize will be forfeited.

10. **Second Chance Drawing:** Tickets from the September 18, 2019 drawing shall be retained for use in a Second Chance Drawing. If the prize has been forfeited, a Second Chance Drawing will be held on October 18, 2019. The procedures set forth for the previous drawings shall be similarly followed for the Second Chance Drawing. Should the Grand Prize not be claimed within 30 days after the Second Chance Drawing, it will then be forfeited.

11. **Identification for Claiming Prize:** The Winner must provide acceptable identification to claim a Prize. A valid, unexpired state or military issued driver's license or other valid, unexpired government-issued identification document must be presented prior to claiming the Grand Prize. Winner may also be required to provide evidence of valid social security number or taxpayer identification number. Winner's failure to provide this information at the time the prize is claimed will cause the Winner to forfeit the prize.

12. All Ticket Sales are Final: Upon issuance of a Raffle ticket, all sales are final and non-refundable.

13. Winning and unsold Tickets: The winning Ticket and any unsold Ticket(s) become the property of Credit Union and may be destroyed at the discretion of the Credit Union.

Publication of winner(s) names: Entrant(s) agree that their name(s) and photographic image(s) may be used by the Sponsors in any print, electronic or other media advertisements and messages without compensation.

Additional conditions: By purchasing a Raffle Ticket, Entrants accept and agree to be bound by all the rules, limitations and restrictions set forth herein. Entrants agree to allow their names to be disclosed on the event web page and as otherwise necessary to comply with law. Entrants release the Sponsors, and their respective officers, trustees, directors, employees, representatives and agents from any and all liability for injuries, losses or damages of any kind caused by participating in the Raffle or winning any prize or resulting from acceptance, possession, use or misuse of any prize. Entrants agree to indemnify and hold harmless the Sponsors and their respective officers, trustees, directors, employees, representatives and agents from any and all losses, damages, rights, claims and actions of any kind rising in connection with or as a result of participating in the Raffle or the winner's acceptance or use of any prize. Entrant(s) agree that, in any event, the liability of the Sponsors to any Entrant, for any reason related to the Raffle, shall not exceed the prize Entrant(s) actually paid for the Raffle ticket.

14. **Other errors:** The Sponsors, The Sponsors' officers, trustees and representatives, Credit Union Partnership, Inc., its directors, officers, employees and agents are not responsible for typographical or other errors in the offer or administration of this contest, including but not limited to errors in the advertising, rules, selection and announcement of the winners and distribution of the prizes. There is no guarantee or warranty, expressed or implied, in connection with any prize.

15. **Disclaimer of responsibility:** The Sponsors assume no responsibility for lost, late, misdirected, mutilated, incomplete, illegible or non-delivered entries. Any mutilated, incomplete or illegible entries will be deemed invalid and shall be immediately disqualified.

16. **Disputes:** In the case of any disputes regarding the eligibility of an Entrant, the awarding of a Prize, the interpretation of these rules or law or administration of the Raffle, the decision of the Credit Union's representatives will be final.

17. **Termination of Raffle:** Sponsors may terminate the Raffle at any time before the Drawing. In the event the Raffle is terminated, Sponsors' sole responsibility shall be to refund the purchase price of the Raffle tickets to the Entrants.