ESSENTIAL DRIVE NOW PAY LATER SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR CONTRIBUTION IS REQUIRED TO PARTICIPATE IN THE SWEEPSTAKES. OFFER VOID WHERE PROHIBITED. SUBMITTING A SWEEPSTAKES ENTRY BY ANY OF THE MEANS IDENTIFIED BELOW CONSTITUTES ACCEPTANCE OF THESE RULES.

Eligibility: This sweepstakes is open to residents of the continental United States, Alaska, and Hawaii. You must be 18 years of age or older as of the date of entry in order to enter. Offer void where prohibited. Individuals located in Florida, Georgia, Texas, and Minnesota are not eligible to participate in the contest because of state law. Contest is void in Florida, Georgia, Texas, and Minnesota. Employees of Essential Federal Credit Union, anyone in their household and their immediate family are not eligible.

Sponsor: Essential Federal Credit Union, located at 2370 Towne Center Blvd, Baton Rouge, LA 70806 is the "Sponsor" of this sweepstakes.

Duration of Sweepstakes: The sweepstakes begins at 5:00 P.M. CDT on 03/14/2022 and ends at 5:00 P.M. CDT on 06/22/2022.

Two Methods of Entry: No purchase or contribution is required to participate in the sweepstakes. (1) Individuals who complete an application for an auto or recreational vehicle at Essential Federal Credit Union between 03/01/2022 and 06/22/22 at a branch or online at www.essentialfcu.org are automatically entered in the drawing. (2) Individuals may enter the drawing by mailing a 3"x5" note card with the participant's name, telephone number, and e-mail address to Essential Federal Credit Union, ATTN: ENTRY TO SWEEPSTAKES, PO Box 738, Plaquemine, LA 70765 until 11:00 A.M. CDT on 06/15/2022. Limit one entry per person.

All sweepstakes entries become the property of Sponsor. Entries will not be returned. Sponsor is not responsible for entries that are lost, late, corrupted, illegible, incomplete, misdirected, or not otherwise correctly received due to technical, administrative, or human error, including, but not limited to, any software, hardware, computer or networking issues, or any other circumstances – technical or otherwise – beyond Sponsor's control. At its sole discretion, Sponsor reserves the right to modify, suspend, or cancel this sweepstakes if it appears that the integrity, security, or administration of this process may be called into question.

Prizes: Each prize is one of $1,000 gas card. Five winners will be selected at random. **The odds of winning depend on the number of qualified entries received.** The prizes shown in any materials promoting the sweepstakes are for illustration purposes only, and the actual prizes awarded to the sweepstakes winner may differ from those shown. Gas gift card may come in the form of a VISA pre-paid gift card or Gas branded gift card. Gas brand may vary. Any taxes are the sole liability of the winner.

Selection of Winners: **P**rize winners will be selected in a random drawing from all eligible entries received by 11:01 A.M. CDT on 07/15/22. All drawings will be held in private at an Essential Federal Credit Union Branch or office. The prize winners will be notified no later than July 15, 2022 and will be notified via telephone, email or mailing. The Credit Union will rely on the contact information provided on the loan application of the 3x5 card provided by the entrant. Failure of the prize winners to respond within 5 days of notification may result in disqualification and the selection of an alternate prize winner. An alternate prize winner will be selected in the event the prize cannot be awarded to the prize winner drawn.

Prize Restrictions: All taxes in connection with the prize, and the reporting consequence thereof, are the sole responsibility of the prize winner. You are only eligible to receive one prize from Sponsor per calendar year. Delivery of prize will be made in the year 2022.

Limitation of Liability: The winner agrees that Sponsor and its officers, directors, employees and agents, successors and assigns shall have no liability whatsoever for any injuries, losses or damages of any kind resulting from acceptance, possession, misuse or use of the prize. Sponsor makes no warranties – either express or implied – regarding a particular prize's merchantability or fitness for a particular purpose.

Official Rules: To receive a copy of these complete rules, download them at www.essentialfcu.org or visit your nearest branch.