



0% Auto Loan Sweepstakes

January 17 – February 29, 2012

Refinance/Finance your Auto Loan for a chance at 0% financing!

Official Rules:

One entry per vehicle loan.

Eligibility: The “0% Auto Loan Sweepstakes” is open to DCU members in good standing age 18 or older. Excluded from participating are DCU’s Board of Directors, committee members, staff, and their immediate families. **Entries:** Eligible DCU members who book a new, pre-owned or refinanced auto loan (from a non-DCU lender) from January 17 – February 29, 2012 are automatically entered into the sweepstakes. Cancelled, denied, and pre-existing DCU auto loans are not eligible. This contest is subject to cancellation at any time without prior notice. One (1) member will have his/her DCU auto loan interest rate reduced to 0% (up to \$3200.00) for the remaining life of their DCU loan on the specified vehicle. Any interest paid on the loan prior to the drawing will be reimbursed by DCU. Any portion of a prize not accepted by the winner will be forfeited. Federal, state, and local taxes on the prize and any expenses relating to the acceptance and use of a prize not specified herein as being awarded are the responsibility of the winner. **Winner Notification:** Winners need not be present to win and will be notified by telephone within or around five business days after drawing. Should winning members not respond to DCU’s instructions within 1 week of when notification was made, the prize will be forfeited and an alternate winner will be selected from the remaining entries. **Odds:** Odds of winning are based on the number of valid entries received by the deadline. **Additional Terms:** By participating, entrants agree to: a) the Official Rules and the decisions of DCU, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless DCU, their advertising and promotion agencies, and all of their respective directors, or employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, of the prize. Sponsor reserves the right to modify prize award procedures. Sponsor reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the drawing and at its sole discretion award prize from among all eligible entries validly received prior to the action taken. Sponsor is not responsible for printing or typographical errors in any drawing-related materials. No purchase necessary. The prize has no cash value and cannot be substituted. Manual entries are without obligation and may be submitted on a 3x5 postcard with name, address, and phone number to 1301 Young St., Suite 100, Dallas, TX 75202. If you enter manually and win you are subject to credit worthiness to redeem the prize. **Sponsor:** The sponsor of this sweepstakes is: Dallas Credit Union, 1301 Young St., Suite 100.