Grow Your Savings!

Youth Saving Challenge

April 20-24, 2020

Make a deposit to your SECU FAT CAT Share or Z-Share account during the Saving Challenge week and be entered for a chance to WIN!

One FAT CAT member and one Zard member will each win an Apple iPad!
1. NO PURCHASE NECESSARY. NO PURCHASE IS NECESSARY TO ENTER. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. There is a $5.00 deposit required to open a State Employees' Credit Union (SECU) FAT CAT Share account.

2. Eligibility: Open only to legal U.S. residents who are aged 13 to 19 years and own a FAT CAT Share account as of the date of entry. Void where prohibited by law. Officers, directors, employees, representatives and agents of SECU and any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Contest (including media companies, judges and/or fulfillment houses), and any of their respective parents, affiliates, subsidiaries, retailers, distributors, suppliers, and advertising and promotion agencies, and the immediate family members (parent, spouse, child, or sibling, and their respective spouses, regardless of residence) of such officers, directors, employees, representatives and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize.

3. To Enter: Each FAT CAT member is automatically entered into the Contest when (i) a deposit is credited to the member’s SECU FAT CAT Share account (existing account or new account) between 12:01 a.m. Eastern Standard Time (“EST”) on April 20, 2020 and 11:59 p.m. EST on April 24, 2020 (the “Contest Period”), and (ii) the member and his or her legal guardian agrees to be entered in current contests. Limit one (1) entry per member. Each eligible entry, regardless of method of entry, will have an equal chance of winning. By participating, FAT CAT members and their legal guardians agree to these Official Rules.

4. Drawing: Winners will be selected in a random drawing to be held on or about April 27, 2020 from among all eligible entries. Potential winners will be notified either by e-mail, phone, or via U.S. mail, within 15 days of the drawing. A legal guardian of the potential winner will be required to complete, sign and return an affidavit of eligibility, liability release and, if applicable, a publicity release within 15 days of notification. Documents are not returned in a timely manner, if prize notification or prize is returned as undeliverable, or if winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize will be forfeited and an alternate winner will be randomly selected.

5. Prize: One grand prize: Apple iPad (approximate retail value: $329.00). Odds of winning depend on total number of eligible entries received. Limit of one prize per person. Winner and his or her legal guardian will be solely responsible for any taxes and costs associated with the prize. In the case of a joint or custodial account, the prize will only be awarded to or in the name of the primary FAT CAT Share account holder (as determined by SECU’s records), provided the primary owner satisfies the eligibility criteria.

6. General Conditions: In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, SECU may in its sole discretion (i) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to these Official Rules or (ii) award the prize at random from among the eligible entries received up to the time of impairment. SECU reserves the right in its sole discretion to disqualify any individual it determines to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. SECU’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. This Contest will be governed by North Carolina law.

7. Release and Limitations of Liability: By participating in the Contest, entrants and their legal guardian agree to release and hold harmless SECU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company’s respective officers, directors, employees, representatives and agents (collectively, the “Released Parties”) from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Contest; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Contest or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant’s participation in the Contest or receipt or use of any prize. Entrant and his or her legal guardian further agrees that in any cause of action, the Released Parties’ liability will be limited to the cost of entering and participating in the Contest, and in no event shall the Released Parties be liable for attorneys’ fees. Entrant and his or her legal guardian waives the right to claim any damages whatsoever including, but not limited to punitive, consequential, direct or indirect damages.

8. Use of Contest Information: SECU reserves the right to use any and all information related to the Contest, including information obtained through the Contest, for marketing purposes or any other business purpose, unless prohibited by law, subject to SECU’s privacy policy available at www.ncsecu.org.

9. Winner: The winner’s name will be posted in the FAT CAT publication FAT CAT Paw Prints on or about July 1, 2020, and on www.cuatats.org and SECU’s official Facebook page on or about June 1, 2020. For names of winners by mail, mail a 3” x 5” card (placed in an envelope and postmarked before July 15, 2020) with your name and contact information by mail to: SECU FAT CAT Saving Challenge Contest Winner, P.O. Box 27948, Raleigh, NC 27611.

Sponsored by: State Employees’ Credit Union, 119 N. Salisbury St, Raleigh, NC 27603.