

# Georgia's Own Credit Union's Quail Hunt Raffle

## **OFFICIAL RULES**

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN. The Georgia's Own Credit Union's Quail Hunt Raffle (hereafter referred to as "The Raffle") is sponsored by Georgia's Own Credit Union, 100 Peachtree St. NW, Ste. 2800, Atlanta, GA 30303. The Raffle is governed by these Official Rules. By participating in the Raffle, each entrant agrees to these Official Rules, including eligibility requirements. The Raffle is subject to all federal, state, and municipal laws and is void where prohibited by law.

## **Eligibility**

The Raffle is open to all legal residents of the United States residing in Georgia. **MUST BE EIGHTEEN (18) YEARS OF AGE AS OF December 1, 2025, TO ENTER.**

## **Entry**

The Raffle begins at 12:01 am on December 1, 2025, and ends at 11:59 p.m. on March 12, 2026, (The Raffle period). Manual Entries: Entrants must provide their name, address, phone number, and email address on a three by five (3 X 5) index card and mail it to: Georgia's Own Credit Union, Attn: Quail Hunt Raffle, 107 N. Westover Blvd., Albany, GA 31710. Only cards received by midnight, March 11, 2026 will be eligible. Only one mailed entry per person per Raffle period. Georgia's Own Credit Union is not responsible for cards lost or damaged in the mail. Voluntary contributions of \$1 or more are welcome. Making a voluntary contribution does not improve your chances of winning. The odds of winning depend on the number of qualified entries received. **For Automatic Entries:** If there are multiple parties listed on an account, entry will be based on the first party named on the account; regardless of whether the transaction qualifying for the Raffle is actually conducted by the first party named on the account.

## **Prize**

A winner will be selected in a random drawing from among all eligible entries received during the Raffle period. The odds of winning depend on the number of qualified entries received. The prize is Benelli Ethos Field Nickel 20-gauge Shotgun valued at \$2,400. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARDED WITHOUT WARRANTY OF ANY KIND BY SPONSOR, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity to the Credit Union at 107 N. Westover, Blvd. Albany, GA 31710, upon receiving the prize; or the prize, in the Credit Union's sole discretion, may be forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Official Rules. No other consideration will be paid.

## **Drawing**

The Raffle drawing will be held on or around March 12, 2026. Only entries received before the end of the Raffle period will be eligible. The odds of winning depend on the number of eligible entries received.

The winner will be notified at the phone numbers, addresses, and/or e-mail addresses submitted with the entry. If the selected winner fails to contact the Credit Union to claim the prize within fourteen (14) days of the sending or posting of notification, or if the selected winner cannot be located through reasonable, good-faith efforts by the Credit Union, an alternative winner may be selected from among the remaining eligible entries.

If by reason of a printing, computer, production, or other error, more than one winning entry is claimed, all persons making purportedly valid claims will be included in a random drawing to award the prize.

In the event this Raffle is compromised or becomes technically corrupted in any way, the Credit Union reserves the right to cancel, terminate, or suspend the Raffle and in such event, to select winner for the prize by random drawing from among all valid entries received, up to such time of cancellation, termination or suspension. Entrants agree to be bound by these Official Rules.

#### **Publicity**

By submitting an entry form, each entrant grants the Credit Union, and those acting under its authority, permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

#### **Data Collection/Privacy**

The Credit Union will be collecting personal data about participants when they enter the Raffle. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

#### **Indemnification and Limitation of Liability**

By entering this Raffle, each entrant agrees to indemnify, release, and hold harmless the Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from that entrant's participation in the Raffle and the acceptance of the prize **OR WHILE ENTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL RAFFLE WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.**

**FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY THE CREDIT UNION FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.**

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

#### **Governing Law**

All issues and questions concerning the construction, validity, interpreting and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the Raffle, shall be governed by, and construed in accordance with the laws of the State of Georgia.