

OFFICIAL RULES OF AMERICAN AIRLINES FEDERAL CREDIT UNION "AUTO \$500 DRAWING":

**NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZE. Void where prohibited.**

**Eligibility:** The "Auto \$500 Drawing" ("Promotion") is open to all legal residents of the fifty (50) United States who are members in good standing and are eighteen (18) years of age or older at the time of entry. Officers, contractors, directors, officials, committee members and employees of the Sponsor, and any of their respective parent companies, affiliates, franchisees, licensees, subsidiaries, advertising/promotion agencies, persons engaged in the development, production or distribution of materials for this Sweepstakes Contest (collectively, the "Released Parties") are not eligible to participate in the Contest. The Contest is subject to all applicable federal, state, and local laws and regulations. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein. **Void in Puerto Rico, the U.S. Virgin Islands, Guam, U.S. Military installations in foreign countries, and where prohibited, taxed, or restricted by law.**

**Sponsor:** American Airlines Federal Credit Union is the sole sponsor ("Sponsor") of the Promotion, whose business address is MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001.

**To Enter:** There are two ways to enter the Promotion. Each of the following activities completed between April 1, 2020 and June 30, 2020 will give you one (1) entry in the Promotion:

- Fund a vehicle loan
- Add extended vehicle warranty to any vehicle. Extended vehicle warranty available through a Vehicle Service Agreement (VSA). Loan does not have to be financed with American Airlines Credit Union to be eligible, or can be added to a new or existing vehicle loan. Eligible vehicle loans include consumer auto and powersports. Powersports warranty option available for motorcycles, All Terrain Vehicles (ATVs), personal watercraft and snowmobiles. Mechanical Breakdown Insurance (MBI) is available in states where required.
- Add GAP insurance to any vehicle loan financed with American Airlines Credit Union. Available on vehicle loan terms up to 84 months and up to 125% loan-to-value. Eligible vehicle loans include consumer auto, first-time borrower, boat, airplane, and recreational vehicles. The information contained in the above announcement is intended to provide a general outline of the benefits of MEMBER'S CHOICE Guaranteed Asset Protection. Be sure to carefully read your MEMBER'S CHOICE GAP waiver or policy/certificate of insurance for complete details. Guaranteed Asset Protection may vary by state and then by credit union. In states where GAP protection is an insurance product, MEMBER'S CHOICE Guaranteed Assets Protection is made available and

underwritten by CMFG Life Insurance Company. In states where GAP is a debt cancellation product, MEMBER'S CHOICE Guaranteed Asset Protection is made available through your credit union and administered by CMFG Life Insurance Company.

- Add Credit Life to any vehicle loan financed with American Airlines Credit Union
- Add Credit Disability to any vehicle loan financed with American Airlines Credit Union

Alternatively, you can submit up to one (1) entry during the Promotion Period by sending a 3 X 5 note card with your complete name, address, city, state, ZIP, phone number and valid email address to the following address which must be postmarked (by U.S.P.S.) no later than 11:59 p.m. Central Time on June 30, 2020. Mail to: American Airlines Credit Union, Attn: Marketing Department/Auto \$500 Drawing, MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001.

A maximum of 5 (five) entries will be allowed for the campaign.

Promotion: A random drawing will be conducted from among all eligible entries received by Sponsor by the specified deadline. A Credit Union representative will randomly draw five (5) winners. The drawing will take place no later than July 31, 2020. Winners need not be present to win and will be notified by phone, email or mail. If a winner cannot be contacted within five (5) business days of the initial contact date, the prize will be forfeited and an alternate winner will be selected. The winners will be required to sign an affidavit of eligibility which must be completed, signed and returned within five (5) business days from the date of issuance, or the prize will be forfeited and awarded to an alternate winner. If any prize, prize notification or attempted notification is returned undeliverable, the prize will be forfeited and awarded to an alternate winner. Void where prohibited by law.

Prize: Each winner will have Five Hundred Dollars (\$500) ("Prize") credited to the member's Primary Share Account at the Credit Union. The maximum amount to be awarded is Five Hundred Dollars (\$500) per entrant.

Prize will be applied within thirty (30) days after receipt of a signed affidavit of eligibility, if required. Except where prohibited, acceptance of a Prize constitutes winner's consent to use of his/her name and/or photograph without further compensation for advertising, promotional use and publicity by Sponsor. By accepting a Prize, winner acknowledges compliance with these official rules. Prize is non-transferrable and cannot be substituted for cash.

Odds: Odds of winning depend on the total number of eligible entries received.

Release: By accepting the Prize, winners agree to release and hold harmless Sponsor and its advertising/promotion agencies and each of their respective parent companies and each company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the promotion or receipt or misuse of any Prize.

The Released Parties are not responsible or liable for any incorrect or inaccurate entry information, and assume no responsibility for

(i) failure of any entry to be received by Sponsor

(ii) theft or destruction of, tampering with, or alteration of entries and/or entry information or

(iii) entries which are late, lost, stolen, damaged, illegible, unintelligible and/or postage due (or any combination thereof). By entering, entrants agree to comply with these rules. Any entrant who attempts to tamper with this Promotion in any way shall be disqualified.

Additional restrictions may apply.

Use of Data: Winners agree to allow the Credit Union the use of winner's name, likeness, photograph, voice opinions and hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

Other Conditions: Promotion is subject to all federal, state local laws and regulations. Any awards of monies received in association with this promotion may be subject to IRS reporting requirements. Recipients are responsible for income tax liability if applicable. Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Promotion or any portion hereof, or to disqualify any individual implicated in any of the following actions, if for any reason: (a) tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes which, in Sponsor's sole opinion, corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, or (b) the Promotion is otherwise not capable of running as planned by Sponsor.

Winners' List: For a list of the winners, send a self-addressed, stamped envelope by July 31, 2020 to American Airlines Credit Union/Auto \$500 Drawing, MD2100, P.O. Box 619001, DFW Airport, TX 75261-9001.

Administrator: American Airlines Federal Credit Union, MD2100, P.O. Box 619001, DFW Airport, TX 75261-9001.

Disputes: As a condition of participating in this promotion, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Promotion, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in the County of Tarrant, State of Texas having competent jurisdiction, which court shall apply the laws of the State of Texas without regard to its conflict of law provisions. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Promotion), and participant further waives all rights to have damages multiplied or increased.