

Peach State FCU Stories Contest Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

How to Enter

- During the promotional period (10.16.25-10.30.25) you can enter the contest by doing the following: Submit a story and photo about your experience at Peach State FCU at <https://www.peachstatefcu.org/stories#shareyourstory>. The Peach State FCU Stories Contest will start at 8:00 a.m. EST, Thursday, October 16, 2025, and will end on Thursday, October 30, 2025 at 5:00 p.m. EST.
- You may email your story and photo to marketing@peachstatefcu.org.
- Please limit one entry per person. Ten semi-finalists will be chosen; seven finalists and three winners will be selected from that group.
- Limit (1) one entry per person, regardless of the method of entry. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor (aka "Peach State FCU.") You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Peach State FCU.

Eligibility

- All entrants must be U.S. Residents and members in good standing with Peach State FCU.
- You must be 18 or older to enter. By submitting your story and any photos, you give Peach State FCU rights to use them in future marketing efforts including, but not limited to social media posts, website promotions, advertising, etc. Stories that are shared may be edited only for length, grammar, and or to remove any confidential or identifying details that were included. If your story is selected as a winner, you will be contacted by a Peach State FCU staff member to arrange fulfillment of your prize.
- Void where prohibited or restricted by law. Persons in any of the following categories are NOT eligible to participate or win the prize: (a) employees, volunteers, and Board members of Peach State FCU and (b) persons who are immediate family members (defined as mother, father, sister, brother, daughter, son, or spouse) of any person in any of the preceding categories and individuals living with them in the same household. Subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included.

Procedure

- Winners will be contacted on Friday, November 13, 2025 via the information provided with your entry. If we are unable to reach you by Wednesday, November 19, 2025 at 5:00 p.m. EST, the prize will be forfeited and an alternate winner will be selected.
- Odds of winning depend on the number of eligible entries received as of the deadline for the drawing.
- Ten semi-finalists will be chosen by Peach State FCU personnel. From that group, seven finalists will receive \$100 cash and three winners will receive \$200 cash.
- Please DO NOT include any account information in your entry. We will provide the winners with instructions on how to claim their prize.
- Peach State FCU shall have no liability for the finalist's/winner's failure to receive notice due to the finalist's/winner's spam, junk email or other security settings or for finalist's/winner's provision of or otherwise non-functioning contact information. If the selected finalists and winners cannot be contacted, are ineligible, and/or fail to claim the prize within three (3) business days from the time award notification was sent, prize may be forfeited. The receipt by finalists and winners of the prize offered in this contest is conditioned upon compliance with any and all federal and state laws and regulations.

- ANY VIOLATION OF THESE OFFICIAL RULES BY ANY FINALIST/WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH FINALIST'S/WINNER'S DISQUALIFICATION AS FINALIST/WINNER OF THE CONTEST AND ALL PRIVILEGES AS FINALIST/WINNER WILL BE IMMEDIATELY TERMINATED.
- Acceptance of the prize constitutes permission to Peach State FCU and its agencies to use the finalist's and winner's names and/or images for purposes of advertising and trade, without restriction and without further compensation.

Prize

Odds of winning depend on the number of eligible entries received as of the deadline for the drawing. Prizes may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state, and local taxes are the finalist's/winner's responsibility.

General Conditions of Participation

By participating in the contest, participant agrees to abide by and be bound by these official rules and the decisions of Peach State FCU, which are final. By participating, finalists and winners release and agree to hold harmless the Sponsor, including any parents, subsidiaries, and all of its respective directors, officers, employees, representatives and agents (the "Released Parties"), from and against any and all liability for any loss, property damage or damage to persons, including, without limitation, death and injury, due in whole or in part, directly or indirectly, arising out of participation in the drawing or use or misuse of any prize. By entering the contest, you agree to receive email from Peach State FCU. You can opt-out of receiving this communication at any time by clicking the unsubscribe link.

Limitations of Liability

The Sponsor is not responsible for computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the contest, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the contest, the announcement of the winner, the processing of entries or in any contest-related materials; for stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible entries; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, the contest is not capable of running as planned, or infection for computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the contest, the Sponsor reserves the right to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the contest and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the contest and to award the prize to the selected finalists and winners among all eligible non-suspect entries validly received prior to the action requiring such modification.

Dispute

Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this contest or any prize awarded shall be resolved individually, without resort to any form of class action; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the contest, but in no event attorneys' fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

**Contest is sponsored by Peach State FCU, 1505 Lakes Parkway, Suite 100, Lawrenceville, GA 30043.
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