

2025 COPFCU Special Offer Texts \$150 Quarterly Cash Giveaway Sweepstakes

Official Rules, Terms & Conditions

No purchase or payment necessary to enter to win.

1. Eligibility: This Sweepstakes is open only to members in good standing with the Cincinnati Ohio Police Federal Credit Union (“COPFCU”) who are legal residents of the United States, and who are 18 years of age or older as of the date of entry. Employees of COPFCU, their immediate family members, and individuals living in the same household are not eligible to participate. The Sweepstakes is void where prohibited by law and subject to all applicable federal, state, and local laws and regulations.

Note: Participants residing outside Ohio (e.g., Indiana or Kentucky) must ensure compliance with their own state’s laws regarding sweepstakes eligibility and taxation of prizes.

2. Agreement to Rules: By participating, you agree to be fully and unconditionally bound by these Official Rules. You confirm you meet eligibility requirements and accept COPFCU’s decisions as final and binding.

3. Sweepstakes Period: This is a recurring quarterly giveaway. Entry period will begin in May, and continue as follows:

- Q2: May 1 – June 30
- Q3: July 1 – September 30
- Q4: October 1 – December 31

One winner will be randomly selected per quarter, with winners notified by the **5th business day** following the close of each quarter.

4. How to Enter: There are **two (2) ways to enter:**

1. **Text Opt-In Entry** (Primary Method): Complete the Special Offer Text opt-in form at copfcu.com/text-to-win or by scanning the QR code provided in promotional materials. Entrants must provide accurate contact information and remain opted in through the end of the quarter to be eligible.
2. **Alternate Means of Entry (AMOE):** To enter without opting in for text messages, send a postcard with your full name, mailing address, phone number, and email address to: COPFCU Marketing Department, Attn: \$150 Sweepstakes Entry, 959 W. 8th Street, Cincinnati, OH 45203

Mailed entries must be received by the final day of the quarter (June 30, September 30, or December 31) to be eligible for that quarter’s drawing.

Limit one entry per person per quarter, regardless of method of entry.

5. Consent for Texting: Entrants opting in via the web form must provide **express written consent** to receive Special Offer Texts from COPFCU. Text and data rates may apply. Please check with your mobile service provider.

6. Prize: One (1) winner will be selected each quarter to receive a **\$150 cash prize**, disbursed via deposit to their COPFCU savings account or by visiting a branch and showing proof of ID. Prizes are non-transferable and non-exchangeable. All federal, state, and local taxes, if applicable, are the sole responsibility of the winner.

7. Odds: Odds of winning depend on the number of eligible entries received during each quarterly period.

8. Winner Selection and Notification: Winners will be contacted using the information provided (phone, email, or text) within 5 business days after each quarter ends. If a winner does not respond within **14 days**, is found ineligible, or fails to comply with these rules, an alternate winner may be selected. COPFCU is not responsible for missed notifications due to spam filters, incorrect contact information, or other delivery issues.

9. Publicity: By accepting the prize, you grant COPFCU the right to use your name, likeness, and entry information for promotional purposes, without further compensation, unless prohibited by law.

10. Compliance and Conduct: COPFCU reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical issues, or other causes affect its integrity. Any attempt to tamper with the entry process or violate these rules may result in disqualification.

11. Limitation of Liability: By entering, you agree to release and hold harmless COPFCU and its affiliates, employees, and agents from any liability, injury, loss, or damage of any kind arising from your participation in the Sweepstakes or acceptance of any prize.

12. Governing Law: This Sweepstakes is governed by the laws of the State of Ohio. Disputes must be resolved individually in a court of competent jurisdiction in Ohio, without class action. Entrants waive rights to punitive, incidental, or consequential damages.

13. Privacy: Information submitted is subject to COPFCU's Privacy Policy, available at copfcu.com/privacy.

14. Winner List: To request a list of winners or a copy of these Official Rules, send a self-addressed, stamped envelope to:

COPFCU Marketing, 959 W. 8th Street, Cincinnati, OH 45203.

Subject: "Quarterly Sweepstakes Winners"

Requests must be received within 60 days of the end of the relevant quarter.

15. Sponsor: The Sponsor of the Sweepstakes is Cincinnati Ohio Police Federal Credit Union (COPFCU), 959 W. 8th Street, Cincinnati, OH 45203.

16. Not Affiliated with Social Media Platforms: This Sweepstakes is not sponsored, endorsed, administered by, or associated with Facebook, Instagram, or any other social media platform.