

**Official Launch Federal Credit Union “Buy A Bigger Tree Drawing” Rules
 (“Official Rules”)
 CONSUMER DISCLOSURE**

You are not yet a winner. No purchase or payment is necessary to enter or win this “chance drawing.” Grand Total Approximate Retail Value of all Prizes: \$500. Odds of winning depend on the number of eligible entries received. Sponsor: Launch Federal Credit Union. The Launch FCU “**Buy A Bigger Tree Drawing**” (the “Prize Drawing”) is sponsored by Launch Federal Credit Union (“Launch FCU”). Launch FCU and its agents, together, hereinafter will be referred to as “Launch FCU”. Participating in the “Buy A Bigger Tree Drawing” constitutes the entrant’s (“you” or “your”) full and unconditional agreement and acceptance of these Official Rules including the decisions of the judges, which are final on all matters relating to the drawings.

1. No purchase from Launch FCU is necessary to enter or win. A purchase from Launch FCU will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.

2. How to Enter: To enter the “Buy A Bigger Tree Drawing” drawing, a person must obtain a Boat, Vehicle, RV, Motorcycle, or Signature loan of \$10,000 or greater with Launch FCU during the promotion period. Obtaining one of the specified loans provides automatic entry into the drawing; one entry for every transaction. You may also enter once during the promotional period by writing your name, address and phone number and the words “Buy A Bigger Tree Drawing” on a 3” x 5” postcard and mailing it to Launch FCU, 300 S. Plumosa St., Merritt Island, FL 32952. Launch FCU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. No purchase necessary to enter. Must be 18 or older. Contest ends at midnight on 12/31/15. Winner will be notified by phone or mail.

3. Drawing Dates: The “Buy A Bigger Tree Drawing” will take place on or about 01/07/16 after reviewing all entries from the “Buy A Bigger Tree Drawing” promotion.

4. Who Can Enter: The Drawing is open to any person 18 or older. Employees and board members of Launch FCU, their spouses and immediate family members, volunteers, agents and contractors are not eligible to enter.

5. Prize Details: One winner will be randomly drawn from all entries. One Visa Gift Card, with a value of \$500, will be given away. All taxes on the prize, and all other expenses not specified herein, are the responsibility of the winner. The value of the prize will be reported to the IRS as income to the winner. Prize is non-transferable. No substitutions.

6. Selection of Winners: A random drawing to select the winner will be made from among all eligible entries received. The prize drawings will be conducted by independent judges on or about 01/07/16. Judges’ decisions are final.

7. Notification and Redemption: If you have been drawn as the winner, Launch FCU will attempt to notify you via mail, email and/or phone approximately one (1) week after the drawing. Prize winner must complete, sign, have notarized and return to Launch FCU a Release of Liability, Waiver of Claims and Indemnity, and except where prohibited by law, Publicity Release, within 7 days of receipt of written prize notification or prize will be forfeited. Winner agrees to pay tax if required. Upon verification of the completed form by Launch FCU, you will be invited to the nearest branch to receive your prize. Prize is non-transferable and official photo identification (driver’s license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.

8. Odds of Winning: Odds of winning depend on the total number of eligible entries received at the time of drawing.

9. Privacy: Launch FCU will be collecting personal data about you for the administration of the Drawing and for purposes of market research. You may specifically request to be completely removed from participation in the drawing. See the “Winners List” section below. No such personal data will be transferred or sold to any third party except in the following circumstances: When you give us permission to do so; when in good faith we believe the law requires it; under limited circumstances specifically described to you when we collect the information, such as in these Drawings or other promotions; to our affiliated companies, provided that our affiliated companies and their agents and advisors and their respective employees are restricted from using the information for any other purpose other than as described in these Official Rules; and to our respective agents for data processing purposes, our respective professional advisors and promotional and marketing agencies, provided that such agents, professional advisors and promotional and marketing agencies are restricted from using the information for any propose other than as described in these Official Rules.

10. Publicity: Acceptance of a prize constitutes permission for Drawing entities to use the winner’s name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

11. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) using any method that artificially increases odds of winning; (2) non-compliance with these Official Rules; and (3) any other act which the Drawing Entities or the official judges determine in their sole discretion, jeopardizes the integrity or proper conduct of the Drawings.

12. Winner List: The name of the winner and a copy of the complete Official Rules are available by sending a self addressed, pre-stamped envelope with your request to “Buy A Bigger Tree Drawing, Launch FCU, 300 S. Plumosa Street, Merritt Island, FL 32952.” By entering the drawing, you give Launch FCU permission to send and or make telephone solicitations including drawings updates and winner notification, specials or promotional and/or newsletter/updates. You may “opt-out” of the Drawing and of receiving future solicitations by sending your written request to “Launch FCU, 300 S. Plumosa St., Merritt Island, FL 32952.”

13. General Terms and Conditions: This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. Launch FCU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date Launch FCU will determine winners in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold Launch FCU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors (collectively the “Released Parties”) harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of Launch FCU and will not be returned. “Released Parties” are not responsible for any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from an entrant’s participation in the Drawing regardless of whether the material was prepared by Launch FCU, or a third party. Sponsor: Launch Federal Credit Union, 300 S. Plumosa Street, Merritt Island, FL 32952.