

**Official Rules
Kutztown University Grad Gear Giveaway**

No purchase necessary. During the promotional period of March 2, 2020 through March 27, 2020, eligible Kutztown University students can enter the drawing to win one (1) cap and gown valued at \$50.00. Winner will be chosen by random drawing at 3 p.m. on March 27, 2020 at the Kutztown University PSECU Financial Education Center.

1. No purchase necessary to enter for a chance to win.
2. The Kutztown University Grad Gear Giveaway is open to any Kutztown University student graduating in May 2020 who is a PSECU member in good standing as defined by PSECU's Bylaws, Article II, Section 1.
3. Students must fill out the entry form and drop it into the box at the PSECU Financial Education Center during the promotional period of March 2, 2020 through March 27, 2020 at 2 p.m.
4. One (1) cap and gown valued at \$50.00 will be given away to one individual chosen at random by a Student Bookstore employee. The prize is not transferable. Winner will be drawn at the PSECU Financial Education Center on March 27, 2020 at 3 p.m.
5. Winner will be notified using the contact information provided on the entry form. Winner will have until April 3, 2020 at 3:00 p.m. to claim the prize or forfeit the prize and another winner will be drawn to receive the cap and gown.
6. Recipient must be a U.S. resident and at least 18 years old.
7. PSECU is not responsible for any lost prize.
8. Odds of winning are contingent upon the number of entries that are received.
9. Winner is required to present valid identification and proof of PSECU membership, which includes a valid photo ID and a PSECU debit or credit card.
10. Winner must complete the Personal Statement and Authorization form to receive the cap and gown or will be disqualified and forfeit the prize.
11. The recipient of the cap and gown (valued at \$50.00) is solely responsible for payment of applicable taxes on that amount. If you have any questions, please seek the advice of a qualified tax professional.
12. Subject to all applicable federal, state and local laws and regulations. Giveaway void where prohibited by law.
13. All decisions of PSECU regarding the Kutztown University Grad Gear Giveaway are final.
14. PSECU may change the terms and conditions of this Kutztown University Grad Gear Giveaway without prior notice.
15. Employees, agents and officials of PSECU and immediate family members of any of these are not eligible to enter.
16. All information will be verified.