

NO PURCHASE NECESSARY TO ENTER OR WIN. Participation constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules.

#### ELIGIBILITY

Open to individuals who are legal residents of the State of Texas. Must live, work or go to school in Tarrant, Parker, Johnson or Denton counties. Must be at least 18 years old. Contest begins Tuesday, August 1 and ends Thursday, August 9 at 1:59 p.m. For purposes of these Official Rules, all times Central Standard Time (CST). Winners will be selected at random on Thursday, August 9, 2017. Odds of winning depend on the total number of entries received.

Fort Worth Community Credit Unions not eligible for participation. Winners cannot have won in a previous Gabby Knows contest.

All federal, state and local laws and regulations apply. Void where prohibited by law.

**E-MAIL CHANGE OF ADDRESS POLICY:** It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his/her e-mail address.

The Sponsor and its agencies are not responsible for lost, interrupted or unavailable network, server or other connections, miscommunications, failed phone or computer hardware or software or telephone transmissions or technical failures, garbled or jumbled transmissions or other errors of any kind, whether human, mechanical or electronic; including without limitation the incorrect or inaccurate capture of entry information online, or for lost, late, incomplete, damaged, destroyed, delayed, stolen, misdirected or illegible entries.

#### PRIZES

The following prize(s) will be awarded:

- 1) \$100 gift card
- 2) \$100 gift card

No alternative prize, cash, or other substitution is permitted except by the Sponsor in the event of prize unavailability. All federal, state, provincial, and local taxes are the sole responsibility of the winner.

#### WINNERS

Odds of winning depend on the number of eligible entries received. The winner will be notified by Facebook or Instagram direct message. The Sponsor is not responsible for and shall not be liable for any late, lost, or misdirected notification, or for winner's unsuccessful efforts to claim any prize.

By accepting and/or using prize, the winner agrees to the use of his/her name, voice and/or likeness for the purpose of advertising, trade, or promotion without further compensation, unless prohibited by law. In the event of a dispute regarding who submitted an online entry, the entry will be deemed submitted by the authorized account holder of the Facebook or Instagram account.

#### GENERAL TERMS AND CONDITIONS

By entering, each participant agrees to be bound by these Official Rules and the decisions of Sponsor, which shall be final. Sponsor reserves the right, in its sole discretion, to suspend or cancel Contest at any time if a computer virus, bug, or other technical problem corrupts the administration, security, or proper play of the Contest.

By participating in the Contest, each participant agrees, to release and hold Sponsor and the employees, officers, directors, shareholders, agents, representatives of Sponsor, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.