

## **Official Rules:**

### **Promotion Offer:**

Members who close on an auto loan with HPCU between May 23<sup>rd</sup> and June 30<sup>th</sup> will be entered for a chance to win a vacation to an Orlando, Florida theme park with the resort, park tickets and airfare paid for.

All auto loans and motorcycles (*not currently financed at HPCU*) are eligible for the promotion, as well as title loans. This does **not** include salvaged vehicle or title loans.

**Start Date:** May 23, 2025

**End Date:** June 30, 2025

### **Q: When will members start to be entered for the vacation?**

A: The offers become effective May 23, 2025, and the last day for the offer is June 30, 2025.

### **Q: Can members who refinance a vehicle currently financed with HPCU be entered for the vacation?**

A: No, current HPCU auto loans that are refinanced will not be eligible for this offer.

### **Q: Do older model used car loans and classic car loans qualify for the vacation entry?**

A: Yes, older auto and classic auto loans are eligible for this promotion.

### **Q: Do salvaged title or vehicle loans qualify for the vacation entry?**

A: No, salvage title or vehicle loans are not eligible for this promotion.

### **Q: Do you have to close by June 30, 2025 of the promotion to receive the entry to the giveaway for the vacation?**

A: Yes

### **Q: Do title loans qualify for the promotion?**

A: Yes, title loans are eligible for this promotion.

### **Q: Are employees, Board members, volunteers and their families eligible for this promotion?**

A: No, Houston Police Credit Union employees, Board members, volunteers, their immediate families, and those in the same household are not eligible for this promotion.

### **Q: Does the trip have to be taken within a specific timeframe?**

A: Yes, the trip has to be taken anytime between July 20 - November 8, 2025 or anytime between January 11 – June 30, 2026.

### **Q: Is there a max number of family members who will be paid for?**

A: Yes, up to four family members will be paid for.

### **Q: Is there a maximum amount this trip can cost (Airfare + Park Tickets + Resort)?**

A: Yes, the total cost can be no more than \$10,000, this prize has no cash value. The trip cost cannot exceed \$10,000, but if the trip is below \$10,000 the difference will not be credited.

**Q: Is the prize taxable?**

A: Yes, the prize is taxable and the winner will be responsible for any applicable taxes, a 1099 form will be provided by the credit union for the applicable tax year. The total trip amount will be what is taxed. (If the trip is under the \$10,000 they will only be taxed on what the total amount of the trip cost.)

**Q: When will the drawing take place?**

A: The drawing will take place on Wednesday, July 2, 2025.

**Q: How will the winner be contacted and how do they claim their prize?**

A: The winner will be contacted via phone once the drawing has occurred. They will have seven days from the initial point of contact to claim their prize, failure to respond within the seven days will result in forfeiture of the prize, and another winner will be selected.

**Odds of Winning**

Dependent upon the number of entries.

**No Purchase Necessary.** You can mail in an index card that is no larger than 3x5 in. The index card will need to be addressed to "HPCU Marketing" with the member's first and last name, phone number and email included. The postcard can only be **mailed** to our Memorial branch, 1600 Memorial Dr., Houston, TX 77007, to be entered.

