



**Gulf Coast Educators Federal Credit Union  
Pretty Sweet Loans Official Rules & Qualifications**

**1. ELIGIBILITY**

All Gulf Coast Educators FCU Members in good standing are eligible. Good standing is defined as a member whose loans are up to date, and account balance must be within courtesy pay limit. No purchase or obligation necessary to enter or to receive any prize. Entrants must be legal U.S. residents and 18 years of age or older at time of entry in the sweepstakes. Prize is non-transferable. Sweepstakes is subject to all applicable federal, state and local laws and regulations and is void where prohibited by law.

**2. PROMOTIONAL PERIOD**

The Sweepstakes dates are October 1 – October 31, 2025.

**3. TWO WAYS TO ENTER**

1. During the promotion period, eligible members who apply for a new or preowned Auto Loan or refinance a loan from another lender with a Gulf Coast Educators FCU account will be automatically entered in the sweepstakes for a drawing to win a grand prize with a total value of \$1,825 in gift cards to the coffee store of their choice. A minimum loan amount of over \$15,000 is required to qualify. 2: To enter the sweepstakes without purchasing a New or Preowned Auto Loan, clearly print your name, address, telephone number and the words "Pretty Sweet Loans Sweepstakes" on a 3" x 5" card and mail the card to: "Pretty Sweet Loans Sweepstakes", Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Entries received by mail will be eligible to win a grand prize with a total value of \$1,825 in gift cards to the coffee store of their choice if they are selected in the random drawing. Entries must be mailed in order to be received by sponsor on or before the last day of each month in the sweepstakes deadline for the prize drawing. Sponsor is not responsible for misdirected, damaged, illegible, postage-due, or incomplete entries not received by the deadline. Members may mail as many entry cards as they wish. MEMBERS WHO ARE ENTERED AUTOMATICALLY BY PURCHASING A NEW OR PREOWNED VEHICLE AS DESCRIBED ABOVE AND MEMBERS WHO ENTER BY MAIL SHALL HAVE THE SAME ODDS OF WINNING.

**4. GENERAL CONDITIONS**

By participating, you agree to be fully and unconditionally bound by these Official Rules & Qualifications, and you represent and warrant that you meet the eligibility requirements set forth herein. Decisions made by Sponsor are final. By entering the sweepstakes, you agree to be bound by the decisions of Sponsor and these Official Rules & Qualifications. You and your entries may be disqualified if you attempt to circumvent the Official Rules & Qualifications. The sweepstakes is subject to all applicable federal, state and local laws. Winners who are of legal age, by entering the sweepstakes, agree to grant the Sponsor the right to print, publish, broadcast and use, in any media including, but not limited to, the World Wide Web, at any time or times, their names

and pictures for Sponsor's advertising and promotional purposes without additional consideration. Further, by accepting a sweepstakes prize, winners agree to release Sponsor from any and all liability arising from acceptance, possession, use, loss or misuse of the prize.

5. **DRAWING:** Eligible entries automatically generated and those received by the deadline by mail will be eligible for a chance to win a \$1,825 prize to be given the week of November 3, 2025. The prize drawing will be held on the following date at the Sponsor's main office at 5953 Fairmont Parkway, Pasadena, Texas by 4:00 pm CST: November 3, 2025.
6. **ODDS OF WINNING & TAX LIABILITY**  
Odds of winning depend on the total number of entries automatically generated and those received by mail by 5:00 pm CST on the sweepstakes deadlines. Need not be present to win. Prize winner is responsible for any and all applicable federal and state income taxes associated with the awarding of the prizes. Sponsor may be required to file a 1099-MISC tax form in the name of the winner of the Grand Prize for the value of the prize. The cash value of the Grand Prize may be needed on the federal tax return of the winner as taxable income. Please consult your tax advisor.
7. **GRAND PRIZE DESCRIPTION**  
Winner will receive a total value of \$1,825 in gift cards to the coffee store of their choice.
8. **WINNER NOTIFICATION**  
Winner of the prize will be notified by telephone and/or e-mail and will be required to complete, sign and return a Sponsor-supplied Affidavit of Eligibility/Liability Release/Publicity Release form within 14 days of being informed they are the winner. Failure to do so will result in forfeiture of the prize and a new winner will be selected by random drawing from all eligible entries. Sponsor shall have no liability for the winner's failure to receive notices due to winners' spam, junk e-mail or other security setting or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is found to be ineligible, fails to claim their prize within 14 days from the time an award notification was sent to winner, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited, and an alternate winner selected.
9. **PUBLICITY**  
The winner agrees to permit Sponsor to utilize his/her name and likeness in promotional and other Sponsor materials, without additional compensation or permission, except where prohibited by law.



**10. 10. LIMITATIONS OF LIABILITY**

Sponsor is not responsible for any injury, loss or damage or any other liability of any kind resulting from use of a prize won from Sponsor in this sweepstakes.

The promotion and drawing are governed by these Official Rules & Qualifications and the laws of the State of Texas. Any dispute regarding the sweepstakes shall be resolved only in a state or federal court location in or near Pasadena, Texas.

**11. WINNERS NAME**

For the name of the winner, send a stamped, self-addressed envelope to: Pretty Sweet Loans Sweepstakes, Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Requests for the winners' name must be received by November 3rd, 2025.