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Terms and Conditions for \$10,000 Mortgage Payoff Giveaway

NO PURCHASE NECESSARY.

1. Eligibility:

The \$10,000 Mortgage Payoff Giveaway (the "Promotion") is open to legal residents of Georgia who are 18 years of age or older at the time of entry. Proof of a valid driver's license or ID, including confirmation of US residency, is required. Employees of WLJA Carriage Radio LLC, BG Ad Group, and Credit Union of Georgia, and their affiliates, as well as immediate family members, are not eligible to participate.

2. Promotion Period:

The Promotion begins on March 20, 2025, and ends on May 1, 2025, at 11:59 pm EST (the "Promotion Period"). Entries must be received during the Promotion Period.

3. How to Enter:

Entries can be accepted online or via mail by sending a 3x5 card to WLJA \$10,000 Mortgage Payoff Giveaway to 134 South Main Street, Jasper, GA 301143 with full name, address, phone number, and email. Only one entry per household will be accepted; duplicate entries will be disqualified.

4. Prize Description:

One (1) winner will receive up to \$10,000 towards their mortgage payments. Payments will cover principal and interest only. The prize will be awarded as follows

- \$3,000 April 15, 2025
- \$3,000 June 15, 2025
- \$3,000 Sept 15, 2025
- \$1,000 Nov 15, 2025

5. Winner Selection:

The winner will be selected randomly from all eligible entries received during the Promotion Period. The winner will be notified by phone or email within seven (7) days of the drawing.

6. Winner Requirements:

The winner must respond to the notification within 7 days to claim the prize. An alternate winner will be selected if the winner does not respond within the required time frame. The winner must provide proof of identity and a valid taxpayer identification number or Social Security number before receiving the prize.

7. Terms and Conditions:

By entering the Promotion, entrants agree to abide by these Official Rules and the decisions of BG Ad Group, which are final and binding in all matters related to the Promotion. Failure to comply with these rules may result in disqualification. BG Ad Group and Credit Union of Georgia reserve the right to modify or terminate the Promotion at any time without notice for any reason, including but not limited to technical failures or other problems that may corrupt or affect the Promotion's administration, security, fairness, or integrity. Any disputes arising from this giveaway will be governed by Georgia state law.

8. Publicity and Communication:

The winner agrees to allow WLJA Carriage Radio LLC and the Credit Union of Georgia to use their name, likeness, and voice for promotional purposes without additional compensation unless prohibited by law. The entrant agrees to future communication from WLJA Carriage Radio LLC and the Credit Union of Georgia by entering.

9. Taxes and Waiver:

All federal, state, and local taxes on the prize, if any, are the sole responsibility of the winner under the laws of the state of Georgia. The winner agrees to sign a waiver acknowledging they are responsible for filing taxes on the prize amount and understands the prize is awarded and underwritten by BG AD Group on behalf of the Credit Union of Georgia. The prize is non-transferable and cannot be redeemed for cash. The winner must provide a completed W-9 form before the prize is awarded.

10. Limitation of Liability:

By participating, entrants agree to release and hold harmless WLJA Carriage Radio LLC, BG Ad Group and Credit Union of Georgia, their respective affiliates, and their officers, directors, employees, and agents from all liability for injury, loss, or damage of any kind to persons or property arising from or in connection with the Promotion or the prize.

11. Contest Sponsor:

BG Ad Group is the official underwriter for this contest under the terms and conditions of Georgia law. By entering this contest, the entrant agrees and understands that the Credit Union of Georgia and WLJA Carriage Radio LLC will not disburse any funds whatsoever and are only sponsors and facilitators of the contest. All monies are paid via the schedule above by BG Ad Group, located at 701 Whitlock Ave, Marietta GA 30064, a Georgia Corporation.