

## Credit Union 1 Master Official Rules

These rules govern all promotions, sweepstakes, and giveaways conducted by Credit Union 1 (collectively referred to as “Promotion”), unless there are separate Official Rules posted on Credit Union 1’s website for a specific Promotion. Any additional rules that pertain to individual Promotions will be included in separate documents (each a “Promotion Addendum”), which will be considered part of these rules. Should there be any discrepancy between these Master Official Rules and a Promotion Addendum, the terms of the Promotion Addendum will take precedence. Terms that are capitalized but not defined within these rules will carry the meanings defined in the relevant Promotion Addendum.

**NO PURCHASE OR PAYMENT IS REQUIRED TO ENTER OR WIN. MAKING A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING.**

**Sponsor:** The Promotion is sponsored and managed by Credit Union 1, located at 1941 Abbott Road, Anchorage, AK 99507 (“Sponsor”).

**Eligibility:** The Promotion is open to legal residents of the United States, and the District of Columbia, and Guam (excluding Florida, New York and Rhode Island), who are at least 18 years of age at the time of entry (“Eligible Participants”). Employees, directors, and officers of the Sponsor, as well as those of its subsidiaries, affiliates, and advertising agencies, and their immediate family members and household residents, are ineligible to participate. Immediate family encompasses spouses, parents, children, and siblings and their respective spouses. The Sponsor reserves the right to verify the eligibility of winners. The Promotion complies with all applicable federal, state, and local laws and regulations and is void where prohibited. Eligible Participants must possess a valid email address, phone number, and physical mailing address to win and must be a member in good standing of the Credit Union, unless the specific Promotion is open to non-members as indicated. An eligible Credit Union 1 member (“Member”) is defined as a Credit Union 1 savings account holder (“Account Holder”) in good standing (as determined by Sponsor in its sole discretion), as of date of entry and Prize award. In the event of a dispute as to the identity of a winner who is an Account Holder, such entry will be deemed to be submitted by the primary Account Holder of the eligible Credit Union 1 savings account (“Account”) in question.

**How to Enter:** Refer to the applicable Promotion Addendum. Once entered, Eligible Participants become “Entrants.” By entering, Entrants agree to abide by these Master Official Rules and the specific rules detailed in the applicable Promotion Addendum, accepting the Sponsor’s decisions as final. All timing is based on Alaska Standard Time (AKST) with the Sponsor’s computer serving as the official timekeeper.

Using automated methods to enter the Promotion or attempting to manipulate the entry process is strictly prohibited and may result in disqualification. For Promotions hosted on the Sponsor’s Social Media Platforms, using multiple accounts to submit more than one entry is not allowed. The “authorized account holder” refers to the individual who is assigned an email address by the Internet service provider, online service provider, or any other entity responsible for managing emails for the

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domain associated with the submitted email address. The Sponsor may ask entrants to provide proof of being the authorized account holder.

**Promotional Period:** Refer to the applicable Promotion Addendum.

**Alternate Method of Entry:** Refer to the applicable Promotion Addendum.

**Winner Selection:** Refer to the applicable Promotion Addendum.

**Winners Notification:** Winners will first be considered “Selected Entrants” until their eligibility is verified. Selected Entrants will be contacted via email, phone, or social media (if applicable) and must complete and return a declaration or affidavit of eligibility, liability, and publicity release (“Documentation”) as stipulated in the Promotion Addendum. If a Selected Entrant fails to provide the required Documentation within the specified timeframe, their selection will be invalidated, and another Entrant will be chosen. If the subsequent Entrant also fails to comply within the stipulated time, that selection will be voided and the prize forfeited.

**Prizes:** Prize details, approximate retail values, and odds of winning can be found in the applicable Promotion Addendum. Prizes are not transferable, cannot be exchanged for cash, except at the Sponsor's discretion. If any prize is unavailable, the Sponsor reserves the right to substitute it with an item of equal or greater value. Any product or service associated with a prize not provided by the Sponsor or its affiliates is not affiliated with or sponsoring this Promotion. All prizes are subject to the terms and conditions set by the issuer. Unused portions of gift cards will not be credited or exchanged for cash, and prizes will not be replaced if lost or stolen. The value of prizes will not exceed the stated amounts.

**ALL PRIZES ARE PROVIDED "AS IS" WITHOUT ANY WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. SOME JURISDICTIONS MAY NOT PERMIT DISCLAIMERS OF CERTAIN WARRANTIES, IN WHICH CASE THIS DISCLAIMER WILL BE ENFORCED TO THE FULLEST EXTENT ALLOWED BY LAW.**

Winners are responsible for all taxes applicable to the prizes received and any other expenses not expressly outlined in the prize description.

**Publicity Release and License:** By completing the documentation and accepting the prize, the winner grants permission (unless prohibited by law) to the Sponsor, along with its successors, assigns, and affiliates, to use the winner's name, city of residence, and image for advertising, promotional, and publicity purposes in any media, without further compensation. Each winner releases the Sponsor from any liability related to such use.

If a winner provides any photos or other media as part of their entry, they affirm that these do not infringe on any third-party intellectual property rights. By entering this Promotion and/or accepting a

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prize, the winner irrevocably grants the Sponsor, along with its successors, assigns, and affiliates, an exclusive, royalty-free, worldwide, perpetual, irrevocable, and fully sublicensable right to store, utilize, reproduce, distribute, modify, adapt, display, sell, create derivative works from, license, and sublicense that photo or media for any commercial purpose, across all media now known or developed in the future, for the full term of the copyright, including any extensions. The Sponsor is not required to utilize any of the rights, licenses, or privileges provided by this license.

**Release and Limitation of Liability:** By entering the Promotion, entrants and winners agree to release and hold harmless the Sponsor, its subsidiaries and affiliates, their employees, officers, directors, agents, representatives, the owners of any Social Media Platform where the Promotion is advertised or conducted, and prize suppliers (collectively referred to as the “Released Parties”) from any and all liability for loss, harm, damage, injury, costs, or expenses of any kind, including property damage, personal injury, or death, that may arise in connection with preparation for, travel to, or participation in the Promotion, or acceptance and/or use or misuse of any prize or participation in any Promotion-related activities, as well as for any claims based on publicity rights, defamation, invasion of privacy, or merchandise delivery. The Released Parties will not be responsible for any expenses, omissions, delays, rerouting, acts of any government, lost or misdirected entries, or entries that are late, damaged, incomplete, or illegible. The Released Parties will not be liable for any indirect, punitive, incidental, special, or consequential damages connected with the Promotion, regardless of the basis of the claim, even if advised of the possibility of such damages. Some states/jurisdictions may not allow limitations on liability for consequential or incidental damages, so this limitation might not apply to every entrant. Entrants who do not adhere to these Master Official Rules, the rules specified in any applicable Promotion Addendum, or who attempt to interfere with the Promotion will be disqualified. The Sponsor is not liable for any printing or typographical errors in Promotion-related materials or for entries that are processed incorrectly, late, or lost due to human error or technological issues. The Sponsor reserves the right to cancel or modify the Promotion if fraud or technical failure compromises its integrity, as determined solely by the Sponsor. In the event of a suspension of the Promotion before the end of the Promotional Period, the Sponsor may select winners from entries received prior to the suspension.

**Personal Data & Privacy:** The Sponsor may utilize information about entrants obtained from the Promotion in accordance with its privacy policy, which can be found here: <https://www.cu1.org/privacy>. By entering the Promotion, the entrant consents to this use of personal data. The winner acknowledges that their personal identifying information may be shared with third parties, including being listed among the winners. The Sponsor will make reasonable efforts to comply with CAN-SPAM regulations, and entrants may opt out of receiving commercial emails by following the instructions included in those emails.

**Disputes:** Entrants agree that: (i) any disputes, claims, or causes of action related to this Promotion or any awarded prizes will be resolved individually, without resorting to class-action lawsuits, exclusively in a court of competent jurisdiction in the State of Alaska; (ii) any claims, judgments, or awards will be restricted to actual out-of-pocket costs incurred by the entrant, including costs

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associated with entering the Promotion, but will not include attorney fees; and (iii) no circumstances will allow the entrant to obtain punitive, incidental, or consequential damages, and the entrant waives any right to have damages multiplied or increased. Some states/jurisdictions do not permit exclusions or limits on liability for consequential or incidental damages; thus, the above limitation may not apply to all entrants.

**Choice of Law:** All matters concerning the construction, validity, interpretation, and enforceability of these Master Official Rules or any relevant Promotion Addendum, as well as the rights and obligations of the entrant or the Sponsor related to the Promotion, shall be governed by and construed in accordance with the laws of the State of Alaska, without reference to choice-of-law principles.

**Winners List:** To receive a list of winners, please send a self-addressed, stamped envelope within ninety (90) days of the end of the Promotional Period to: Credit Union 1, located at 1941 Abbott Road, Anchorage, AK 99507, ATTN: Marketing.

**Social Media Platforms:** If the Promotion is advertised or conducted on Facebook, Instagram, Twitter, or any other social media platform, entrants acknowledge that participation is not sponsored, endorsed, administered by, or associated with such platforms or their owners. All inquiries related to the Promotion should be directed to the Sponsor, not to any social media platform. Additionally, as a condition of participating, entrants release the social media platforms on which the Promotion is held, as well as their affiliated entities and employees, from any liability related to the participant's involvement in the Promotion or the acceptance and use of any prize.