

CEFCU® "Holiday 2018 Email Contest" Official Rules

Each entry has an equal chance of winning. No purchase necessary to enter or win. A purchase will not improve your chance of winning. Prizes are as follows: one grand prize of a \$500 Mastercard® Gift Card, five second place prizes of a \$100 Mastercard® Gift Card, and ten third place prizes of a \$50 Mastercard® Gift Card. All federal, state, and local laws and regulations apply. Contest open to U.S. residents 18 years of age or older as of November 1, 2018. Employees, officers, and directors of CEFCU, CEFCU representatives or agents and their immediate families and persons with whom they are domiciled, its subsidiaries and affiliates, its advertising agencies, and its attorneys and consultants involved in this Contest are not eligible to win. Void outside the 50 United States, in the District of Columbia, Florida, New York, and Rhode Island, and where prohibited, taxed, or restricted by law. Tax liability of the prize is the responsibility of the winner. The sponsor of this Contest is Citizens Equity First Credit Union (CEFCU), 5401 W. Dirksen Parkway, Peoria, IL 61607-1193.

- Promotional Period:** The Holiday 2018 Email Contest (the "Contest") begins at 12:00:01 a.m. Central Time, November 1, 2018; and ends at 11:59:59 p.m. Central Time on November 30, 2018 (the "Promotional Period").
- How to Enter:** There are two ways to enter during the Promotional Period: (1) Automatic Entry. You will be automatically entered in the Contest if you have provided CEFCU with a valid email address on file and associated this email address with your CEFCU account during or before the Promotional Period. (2) Online Entry. You may also enter the Contest by entering your name, address, email address, and telephone number on the web entry form located at www.cefcu.com/holiday by selecting the "Holiday 2018 Email Contest Entry Form" link. Limit one online entry per valid email address. Limit one Automatic Entry per CEFCU member.
- Eligibility:** You do not have to be a CEFCU member to enter. The Contest is open to residents of the United States who are 18 years of age or older as of November 1, 2018. Employees, officers, and directors of CEFCU, CEFCU representatives or agents and the immediate families and person with whom they are domiciled, its subsidiaries and affiliates, its advertising agencies, and its attorneys and consultants involved in this Contest are not eligible to win. Participation in this Contest constitutes agreement by each entrant to these official rules. Void outside the 50 United States, in the District of Columbia, Florida, New York and Rhode Island, and where prohibited, taxed, or restricted by law.
- Drawing:** A winner will be selected in a random drawing to be held on or before December 15, 2018, by CEFCU, whose decision is final, in Peoria, IL, from among valid entries.
- Conditions to Claim Prize and Notification of Winner:** The winner will be notified by phone or mail by December 31, 2018. The winner will be required to sign an Affidavit of Eligibility and Release of Liability form ("Affidavit, Consent, and Release") provided by CEFCU as a condition of receiving the prize, which must be returned to CEFCU within five days of notification. In the event a prize winner fails to return the signed Affidavit, Consent, and Release to CEFCU within five days of notification, an alternative winner will be selected.
- Award of Prize and Odds:** The odds of winning depend on the number of valid entries in compliance with these official contest rules. First, second, and third place prizes are available: One (1) Grand Prize of a \$500 Mastercard Gift Card, Five (5) Second Place Prizes, each of a \$100 Mastercard Gift Card, and Ten (10) Third Place Prizes, each of a \$50 Mastercard® Gift Card will be awarded in a random drawing from all eligible entries. The prize is non-assignable and non-transferable. Winner is solely responsible for reporting and payment of any tax on the prize awarded. As a prize winner, you waive the right to assert cost of winning any prize, any and all costs of verification or travel to redeem or claim said prize, and any liability which might arise from redeeming or seeking to redeem said prize. For the name of the winners, write your name and complete address on a 3" x 5" card and mail in a first-class stamped envelope to CEFCU "Holiday 2018 Email Contest" Winner List, P.O. Box 1715, Peoria, IL 61656-1715 for receipt by January 30, 2019.

- 7. General Conditions:** No purchase is necessary. Only one entry per person. Entrant acknowledges and agrees that CEFCU cannot be held responsible for entries not otherwise in compliance with these Official Rules, and such entries will be disqualified. By entering the Contest, entrants fully and unconditionally agree to be bound by these Official Rules and the decisions of CEFCU, made in its sole discretion, which shall be final and binding in all respects. CEFCU reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this Contest as solely determined by CEFCU. CEFCU reserves the right to suspend or terminate the Contest if it becomes corrupted for any reason. In such event, the prize will be awarded from eligible entries received prior to the date of termination. CEFCU shall not be responsible for inadvertent, typographical or printing errors in these Official Rules or in other materials relating to the Contest. CEFCU cannot be held responsible for any contestant's inability to successfully complete the online entry, whether due to server error or otherwise.
- 8. General Release:** Entrant acknowledges and agrees that CEFCU, its affiliates and related service organizations and their respective officers, directors, employees, agents, attorneys, and consultants are not and shall not be responsible for any costs, injuries, losses, or damages of any kind arising from or in connection with incomplete, lost, late, misdirected or illegible entries or for failure to receive entries due to any cause whatsoever and from all claims and liability relating to their participation in this Contest and the acceptance and/or use of the prize.
- 9. Limitation of Liability:** By entering the Contest, entrant agrees that (i) any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any prize awarded, shall be resolved individually without resort to any form of class action, (ii) and entrant waives his or her right to a jury trial for such disputes, claims, and causes of action, (iii) any and all claims, judgments or awards shall be limited to actual out-of-pocket costs incurred and associated with entering the Contest, but in no event will attorney's fees be awarded or recoverable; and (iv) each entrant knowingly and expressly waives all rights to claim or be awarded any other damages whatsoever whether punitive, incidental or consequential, other than out-of-pocket expenses, and/or any and all right to have damages multiplied or otherwise increased.
- 10. Privacy:** All information submitted to CEFCU as part of this Contest will be treated in accordance with CEFCU's privacy policy available at www.cefcu.com.
- 11. Publicity:** Except where prohibited by law, participation in the Contest constitutes winner's consent to CEFCU's use of winner's name, likeness, and city and county of residence for promotional purposes in any media without further payment or consideration.
- 12. Construction:** These Official Rules, and all issues and questions concerning the construction, validity, interpretation, and enforceability of these Rules, or the rights and obligations of CEFCU or any entrant, shall be governed by and construed in accordance with the internal laws of the State of Illinois without giving effect to any conflict of law, rules, or provisions that would cause the application of any other state's laws. The invalidity or unenforceability of any provision shall not affect the validity or enforceability of any other provision of these Rules. If any term or provision of these Rules is held invalid, the invalidity shall not affect the remaining terms and provisions. Each entrant irrevocably agrees that the state and federal courts located in Peoria, Illinois shall have exclusive jurisdiction over any suit or other proceeding arising out of or based upon the Contest and these Official Rules.
- 13. The Sponsor:** The sponsor of this Contest is CEFCU, 5401 W. Dirksen Parkway, Peoria, IL 61607-1193. If you have any questions regarding the Contest, contact Megan Stimeling, Product Marketing Manager, Product Marketing, 5401 W. Dirksen Parkway, Peoria IL 61607-1193.
- 14. Additional Rules:** All entries become the property of CEFCU and none will be returned. Contest subject to all applicable federal, state, and local laws. Void where prohibited or restricted by law. CEFCU reserves the right to change or modify these rules while the Contest is in progress. Any changes or modifications will be noted for public attention.
- 15. How to Obtain a Copy of These Rules:** Copies of these rules are available at: www.cefcu.com/holiday by selecting the "Complete Holiday 2018 Email Contest Official Rules" link.