

**Clark County Credit Union Bonus Cruise Giveaway
OFFICIAL RULES**

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

By entering the Clark County Credit Union Bonus Cruise Giveaway (the "Giveaway"), you agree to comply with and be bound by the following Official Giveaway Rules (the "Official Rules"). If you do not agree with the Official Rules in their entirety, you are not permitted to enter the Giveaway.

ELIGIBILITY: THE GIVEAWAY IS OPEN ONLY TO PERMANENT LEGAL RESIDENTS OF THE 50 UNITED STATES or THE DISTRICT OF COLUMBIA, WHO ARE 18 OR OLDER at the time of entry AND members in good standing at Clark County Credit Union. Employees of Clark County Credit Union (CCCU), ("Sponsor and Administrator") and their parent companies, subsidiaries, affiliates, advertising and promotion agencies and their immediate family members (defined as spouse, siblings, parents and children) and/or those living in the same household (whether related or not) of each are eligible. The giveaway is subject to all applicable federal, state, local and provincial laws and regulations, and is void where prohibited by law. The information provided will only be used for the purposes of this Giveaway and as otherwise permitted by the Sponsor's privacy policy.

GIVEAWAY TIMING: The Giveaway begins at 12:00am PT on 12/01/2023 and will end at the discretion of the administrator (the "Opening Period"). Within the Opening Period, there will be corresponding Award Periods (each month), as defined in the "Open Date & End of Open Period" below. Entries must be received during an Open Period to be eligible for that Open Period's prize. Sponsor's database clock will be the official timekeeper for the Giveaway. After the account is open 90 days, the prize will be awarded at the end of that calendar month.

| Opening Period # | Open Start Date: 12:00 AM PT on | End of Open Period: 11:59 PM PT on | Award Schedule |
|-------------------------|--|---|-----------------------|
| 1 | 12/01/2023 | 12/30/2023 | 03/29/2024 |
| 2 | 1/01/2024 | 1/31/2024 | 04/30/2024 |
| 3 | 2/01/2024 | 2/28/2024 | 5/31/2024 |

Qualified Deposit Product: There is one (1) method of qualification.

1. To enter, open a new Bonus Checking account with Clark County Credit Union with a minimum of \$15,000 (fifteen thousand dollars) AND maintain an average daily balance of \$15,000 or more for 90 days before the end of the corresponding draw period (see table above).

NOTE: To Qualify for the bonus rate offered by Bonus Checking, you must elect to receive e-statements and have a valid email on file with us, you must receive \$1,000 or more in direct deposit(s) AND 15 Point of Sale debit or credit card transactions* posted to your account each month as reflected on your monthly periodic account and/or billing statement(s). *Eligible credit card transactions are determined by the primary account owner name on the credit card account. Eligible credit card transactions are determined by the posting date of the transaction; transactions must be posted to the Credit Account in the same month in which bonus rate or waiver is being applied. Eligible credit card transactions will apply to only one (1) Bonus Checking account; default application is to the oldest Bonus Checking Account.

Eligible entries are defined as newly opened checking accounts with an account balance of \$15,000 or more by the End of Open Period, must be a member in good standing to accept the prize. Each account number will be considered one (1) entry.

PRIZES & APPROXIMATE RETAIL VALUE ("ARV")/ODDS: There are one hundred (100) Prizes available to be received, available while supplies last; one hundred (100) Cruise Certificates. Each qualifying Bonus Checking account will be awarded one (1) "Cruise Vacation for Two", each with an ARV of \$1,798.00. **The total ARV of all prizes available to be won is \$179,800.00.** There is a limit of one (1) prize per person, per account. Cruise certificates are not redeemable for cash and will not be replaced if lost or stolen. Certificate usage is subject to the complete terms and conditions of the certificate.

RECIPIENT SELECTION/NOTIFICATION: The Giveaway is under the administration of the Administrator; whose decisions are final. Recipients will be selected from all eligible entries received within each Open Period on or about the corresponding End of Open Period date indicated in the Draw Schedule above. Recipients will be notified by email and phone on or about the corresponding Draw Schedule date and will be requested to verify his/her eligibility by signing and returning, within seven (7) days of this formal notification by the Administrator, an Affidavit of Eligibility and a Liability Waiver, a W-9 Form and, where allowable, a Publicity Release (collectively, "the Releases"). Noncompliance will result in disqualification and an alternate recipient being selected. Recipients are responsible for all applicable federal, state, or local income taxes associated with winning the prize. Recipients may be required to furnish his/her social security number for the sole purpose of preparation of any tax forms as required by law.

PRIZE CONDITIONS: If a recipient is otherwise eligible under these Official Rules but is nevertheless deemed a minor in his or her state of primary residence, the prize will be awarded in the name of the recipient's parent or legal guardian who will be required to execute and return the Releases on minor's behalf. If the Releases are returned as undeliverable or if the selected recipient cannot accept or receive the prize for any reason, or he/she is not in compliance with these Official Rules, the prize will be forfeited.

Prizes are not redeemable for cash. Prizes are non-assignable or transferable. No substitution is permitted except if the prize is unavailable, in which case a prize of equal or greater value will be awarded. No cash in lieu of prize and no exchange or substitution of prize, except at the sole discretion of the Sponsor. Any other incidental expenses on the prize not specified herein are the recipient's sole responsibility. Except where prohibited by law, entry and acceptance of the prize constitute permission to use the recipient's name, prize won, hometown, likeness, video tape, photographs, and statements for purposes of advertising, promotion and publicity (including online posting) in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission.

By entering the Giveaway, the entrant agrees that any information provided by the entrant to the Sponsor may be used by the Sponsor as permitted under the Sponsor's privacy policy.

GENERAL: By participating, entrants fully and unconditionally agree to these Official Rules and the decisions of the Sponsor and Administrator, which are binding. Entrants agree that they release the Sponsor, Administrator, any parent company, affiliated companies, and all other businesses involved in this Giveaway, as well as the employees, officers, directors and agents of each such company (the "Released Parties"), from all claims and liability relating to their participation, acceptance and use of the prize. Recipients assume all liability for any injury or damage caused or claimed to be caused, by participation in this Giveaway or receipt or use of the prize. The Released Parties have not made nor are in any manner responsible or liable for any warranty, representation or guarantee express or implied, in fact or in law, with respect to the prize, including, without limitation, to the prize's quality or fitness for a particular purpose. The Released Parties are not responsible for any typographical or other error in the advertising for the Giveaway, administration of the Giveaway or in the announcement of the prize. The Released Parties are not responsible if Giveaway cannot take place or if the prize cannot be awarded due to cancellations, delays or interruptions due to acts of God, acts of war (declared or undeclared), natural disasters, weather, acts of terrorism, riot or civil disturbance, satellite or equipment failure, federal state or local government law, order or regulation, public health crisis, order of any court or jurisdiction, or other cause not within Sponsor's control (each a "Force Majeure" event or occurrence).

In the event of a dispute over the identity of an entrant, entry will be deemed submitted by the CCCU primary member on the member share account, at the time of entry. The Released Parties are not responsible for: (i) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, telephone line, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry or email information by Sponsor on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof or any other reason beyond Sponsor's control; or (ii) any injury or damage to persons or property, including but not limited to death, which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Giveaway or receipt or use of the prize.

By participating in the Giveaway, you (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of the Sponsor, which are final and binding in all matters relating to the Giveaway. Behavior which is intended to disrupt or undermine the legitimate operation of the Giveaway, or which is intended to annoy, abuse, threaten or harass any other person, or any failure to comply with these Official Rules, may result in disqualification from the Giveaway, and Sponsor reserves the right to seek damages and other remedies from any such person engaging in such behavior to the fullest extent permitted by law. The Sponsor reserves the right to: (i) permanently disqualify from the Giveaway any person it believes has intentionally violated these Official Rules; and (ii) cancel, suspend and/or modify the Giveaway without any liability if any fraud, virus, tampering, bugs, unauthorized

intervention, technical failures or other factor beyond Sponsor's control impairs the administration, functioning, fairness, integrity or proper play of the Giveaway, as determined by Sponsor and/or Administrator in their sole discretion, and withdraw any method of entry if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Giveaway), and to select recipients from among all eligible entries received prior to withdrawal.

LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER OR VANDALIZE THIS WEBSITE OR INTERFERE WITH THE OPERATION OF THE GIVEAWAY, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

APPLICABLE LAWS AND JURISDICTION: This Giveaway is subject to all applicable federal, state, and local laws and regulations. Issues concerning the construction, validity, interpretation, and enforceability of these Official Rules shall be governed by and interpreted under the laws of the State of Nevada without regard to its conflicts of laws provisions. By participating, entrants agree that any and all disputes arising out of or relating in any way to this Giveaway shall be resolved individually, and without resort to class action, exclusively by a state or federal court located in Nevada. Entrants hereby irrevocably consent to the personal jurisdiction of said courts and waive any claim of forum non conveniens or lack of personal jurisdiction that they may have. Should there be a conflict between the laws of the State of Nevada and any other laws, the conflict will be resolved in favor of the laws of the State of Nevada. All judgments or awards shall be limited to actual out-of-pocket damages (excluding attorneys' fees) associated with participation in this Giveaway and shall not include any indirect, punitive, incidental and/or consequential damages.

PRIVACY: By entering and providing the required entry information, entrants acknowledge that the Sponsor may also send information, samples or special offers it believes may be of interest to entrant. Personal information collected from online entrants is subject to the Sponsor's Privacy Policy.

OFFICIAL RULES: To request a copy of the Official Rules, see www.ccculv.org

OFFICIAL SPONSOR: Clark County Credit Union (CCCU). (P.O. Box 36490, Las Vegas NV 89133
Any questions, comments or complaints regarding this Giveaway should be sent via e-mail or mail to: marketing@ccculv.com.

Void in Puerto Rico, outside the United States and wherever else prohibited by law.