

Clark County Credit Union Happy Bonus Days 2023

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.

A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. WINNERS WILL BE CHOSEN AT RANDOM.

By entering the Clark County Credit Union Happy Bonus Days 2023 Giveaway (the "Sweepstakes"), you agree to comply with and be bound by the following Official Sweepstakes Rules (the "Official Rules"). If you do not agree with the Official Rules in their entirety, you are not permitted to enter the Sweepstakes.

ELIGIBILITY: THE SWEEPSTAKES 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 to enter. Sweepstakes 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 Sweepstakes and as otherwise permitted by Sponsor's privacy policy.

SWEEPSTAKES TIMING: The Sweepstakes begins 12:00am PT on 11/23/2023 and ends 11:59 pm PT on 11/27/2023 (the "Entry Period"). Entries must be received during an Entry Period to be eligible for that Entry Period's drawing and prize. Non-winning entries for an Entry Period will **not** roll over to any subsequent Entry Period. Sponsor's database clock will be the official timekeeper for the Sweepstakes.

HOW TO ENTER: There is one (1) method of entry.

To enter, make a purchase with your Clark County Credit Union Visa CREDIT Card (Infinity Rewards and Platinum Rewards) Clark County Credit Union (CCCU) (the "Entry"). Entries must be received between 12:00am PT on 11/23/2023 and 11:59 pm PT on 11/27/2023 (the "Entry Period") to be eligible.

Eligible entries are defined as purchases with CCCU Credit Cards authorized to card within the entry period AND posting to account billing statement with posting date on or before 12/04/2023. Cash advances and balance transfer transactions are not eligible. Drawing period beings 12:00am PT on 12/04/2023 and 11:59 pm PT on 12/04/2023 (the "Drawing Period"). Selected entry must be a member in good standing to accept prize (member is good standing is defined as current on all account and loan obligations with Clark County Credit Union). Each purchase that posts to the billing statement within the required billing posting period, will be considered one (1) entry.

PRIZES & APPROXIMATE RETAIL VALUE ("ARV")/ODDS: There are three (3) Prizes available to be won; three (3) opportunities to receive \$1500.00 statement credit applied to CCCU Credit Cards (Infinity Rewards and Platinum Rewards). Each winner will be awarded one (1) statement credit of \$1500.00 to their Clark County Credit Union Credit Card on 12/07/2023 . **The total ARV of all prizes available to be won is: \$3500.00.** There is a limit of one (1) prize per person, per account. Odds of winning a Prize depend on the number of eligible entries received per Entry Period. **Statement credits are not redeemable for cash.** Statement credit will apply to the Clark County Credit Union Credit Card on or before 12/07/2023. This statement credit will be applied to the current balance and WILL NOT apply as a minimum monthly payment. It is the responsibility of the account holder(s) to review the monthly billing statement. If the total outstanding balance on the credit card on 12/04/2023 is less than \$1500.00, the amount over the outstanding balance owed and \$1500.00 will be forfeited. Statement credits are not eligible for payment reversals.

WINNER SELECTION/NOTIFICATION: The Sweepstakes is under the administration of the Administrator; whose decisions are final. Potential winners will be selected in a series of random drawings from among all eligible entries received within each Entry Period on or about the corresponding Drawing date indicated in the Entry Period & Drawing Schedule above. Potential winners will be notified by phone and phone on or about the corresponding Drawing date and will be requested to verify his/her eligibility by signing and returning, within seven (7) days of this formal notification by 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 winner being selected. Winners are responsible for all applicable federal, state, or local income taxes associated with winning the prize. Winners may be required to furnish his/her social security number for the sole purpose of preparation of any tax forms as required by law.

SECOND CHANCE DRAWING: There will be no Second Chance Drawing.

The potential Second Chance Winners, if any, will be notified by email and phone and will be requested to verify his/her eligibility by signing and returning the Releases, within seven (7) days of this formal notification by Administrator.

Noncompliance will result in disqualification and an alternate winner may be selected. Winners are responsible for all applicable federal, state, and local income taxes associated with winning the prize.

PRIZE CONDITIONS: If a winner 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 winner'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 winner 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 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 prize not specified herein are the winner's sole responsibility. The prizes will be awarded within 8-10 weeks of each winner being verified. Except where prohibited by law, entry and acceptance of prize constitute permission to use winner'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 Sweepstakes, entrant agrees that any information provided by entrant to Sponsor may be used by Sponsor as permitted under 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 Sweepstakes, 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. Winners assume all liability for any injury or damage caused or claimed to be caused, by participation in this Sweepstakes 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 Sweepstakes, administration of the Sweepstakes or in the announcement of the prize. The Released Parties are not responsible if Sweepstakes 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 linked to the loan number, at 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 Sweepstakes or receipt or use of the prize.

By participating in the Sweepstakes, 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 Sweepstakes. Behavior which is intended to disrupt or undermine the legitimate operation of the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes any person it believes has intentionally violated these Official Rules; and (ii) cancel, suspend and/or modify the Sweepstakes 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 Sweepstakes, 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 Sweepstakes), and to select winners from among all eligible entries received prior to withdrawal. Inclusion in such random drawing shall be each entrant's sole and exclusive remedy under such circumstances.

LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER OR VANDALIZE THIS WEB SITE OR INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, 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 Sweepstakes 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 Sweepstakes 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 Sweepstakes 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.com

WINNERS LIST: For confirmation of prize winner names and cities of residence, send a self-addressed stamped envelope, to be received by January 31, 2024 to: CCCU P.O. Box 36490, Las Vegas NV 89133

OFFICIAL SPONSOR: Clark County Credit Union (CCCU). (P.O. Box 36490, Las Vegas NV 89133)

Any questions, comments or complaints regarding this Sweepstakes should be sent via e-mail or mail to: service@ccculv.com.

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