



Official Rules

Find The Yeti Online Event

Eligibility

No purchase necessary. The Find The Yeti ("Promotion") begins 05/05/25 and ends on 05/23/25 ("Promotion Period"). The promotion is open to citizens and legal residents of the United States. Participants must be 18 years of age or older before 05/05/25. In order to be eligible to receive the prize, entrants must comb through our website, find a yeti picture, click on the yeti and enter the required information to be eligible to win. To increase your chances, participant can find up to five yeti graphics and enter the required information each time (5 entries max). Employees of Horizon and their immediate families (parents, children, siblings, spouses) and members of their households (whether related or not) are not eligible to participate in this promotion.

Contest Details

Find the Yeti Online is a online scavenger hunt. Each week on Horizon Credit Union social media channels (Facebook & Instagram), we will give the participants a riddle to where the elusive yeti is hiding on our website. Find a yeti, click on graphic, enter the required information and be eligible for the prize winnings. Increase your chances up to five times by find all five yetis. Each yeti is equivalent to one entry.

Prizes

The prize is \$500. Valued at \$500.

Odds of Winning

Odds of winning depend upon the number of valid entries received. For example, if 1,000 entries are received, the odds of winning would be 5 in 1,000.

Prize Conditions

If an entrant is found to be ineligible, for any reason and at any time, then the entrant will be disqualified from receiving a prize. Total Approximate Retail Value ("ARV") of prizes = \$500. All federal, state, local or other tax liabilities (including income taxes) arising from this Promotion will be the sole responsibility of the winner. Except where prohibited by law, the winner's acceptance of the prize constitutes permission for Horizon to use winner's name, photograph, likeness, statements, biographical information and voice, in all forms of media, in perpetuity, without further compensation.

Promotion Conditions

This Promotion is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and agree that Horizon's interpretation of these rules is final and binding. Horizon is not responsible for lost, late, misdirected, undeliverable or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, faulty transmissions, technical malfunctions, or otherwise. Horizon may prohibit an entrant from participating in the Promotion or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Promotion by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any

other entrants or representative of Horizon. If, for any reason, this Promotion cannot be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the control of Horizon which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Promotion, then Horizon reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Promotion and randomly draw from those entries received up to the cancellation/suspension date. Void where prohibited.

Privacy

Entering this Promotion and / or accepting a prize as a part of this Promotion constitutes your consent to participate in the Promotion and your consent for Horizon to use your name, email, phone number and other information for the purpose of administering the Promotion, awarding the prize and complying with legal requirements. Your acceptance of a prize as a part of this Promotion also constitutes your consent to allow Horizon to use your name, likeness, photograph, voice, opinions, biographical information image and likeness before during and after the Promotion period in marketing materials related to the Promotion in any media, worldwide, in perpetuity, without notification, payment or consideration. Promotion winner may be required to sign a document confirming your consent to this effect.

Miscellaneous

No transfer, assignment or substitution of a prize will be permitted.

CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE WHERE CONTENTS OF THIS PROMOTION MAY BE DISPLAYED OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, HORIZON RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

No Limited Liability and Attorney Fees

By entering and/or accepting a prize as a part of this Promotion, winner agrees to comply with all Official Rules, as stated and each entrant or person accepting a prize agrees to release, discharge, indemnify and hold harmless Horizon Credit Union and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winner(s), entrants, or any other third parties, related in any way to the operation of this Promotion as well as any other claims, damages or liability due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Promotion-related activity or participation in this Promotion. Regardless, Horizon Credit Union's liability related to this promotion shall be limited to no more than the value of the single, lowest valued, prize. If suit is filed related to the Promotion the prevailing party shall be entitled to attorney fees and costs.

Copy of Official Rules

You may view the rules on the Horizon Credit Union website at hzcw.org.

Promotion Administrator

This Promotion is being administered by Horizon Credit Union, 13224 East Mansfield, Spokane Valley, Washington, and Horizon Credit Union is responsible for overseeing the awarding of all prizes.

