



## CREDIT UNION OF THE ROCKIES' OFFICIAL GIVEAWAY TERMS & CONDITIONS

**Sponsor:** Credit Union of the Rockies (“Credit Union”) is a sponsor of the sweepstakes. The Credit Union’s business address is 1010 Johnson Road, Golden CO 80401.

**Eligibility:** Credit Union employees and officials are not eligible to participate in the sweepstakes. The sweepstakes are open to any legal resident of the United States who are 18 years of age or older at the time of entry. Individuals enter the sweepstakes by submitting the information requested through the online or in-person channel where the Giveaway is being conducted.

By entering the sweepstakes, entrants accept and agree to be bound by these official rules.

By entering the sweepstakes, entrants accept and agree to the eligibility requirements of the sweepstakes which are the decisions of the Credit Union. Sweepstakes void where prohibited by law. The Credit Union’s decisions will be final and binding on all matters relating to this sweepstakes.

**NO PURCHASE NECESSARY.** The Credit Union is not liable for delayed entries due to conditions out of Credit Union control. Each individual may only register to be entered in the sweepstakes once and no individual may appoint a proxy to participate in the giveaway.

**Prize Drawing and Notification:** The number of prizes awarded varies by giveaway and will be decided at the sole discretion of the Credit Union. Each prize will have an approximate value between \$5.00 and \$500.00. The drawing will be conducted under the sole direction of the Credit Union, and will either consist of a randomly selected winner or winners, or a winner or winners will be selected based on other specific criteria (for example, having selected the correct answer to a trivia question). If there are multiple potential winners based on the criteria specified, Credit Union of the Rockies will randomly select the winner or winners from the pool of potential winners. Odds of winning are based upon the number of entries received. Prize winner’s proceeds will be deposited directly into the primary share account at the Credit Union, or mailed to the winner if direct deposit is not available. If the prize is for goods and/or merchandise, the goods and/or merchandise must be picked up by the winner or winners in-person from one of the Credit Union’s locations. Potential winners will be notified by telephone, email, or mail after being selected.

**Liability/General Conditions:** The Credit Union is not responsible for any loss that may occur in connection with the sweepstakes. Entrants agree to hold the Credit Union and each of its officers, directors, employees, members, representatives, and agents harmless from any liability arising from the participation in the sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Credit Union and each of its officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of the entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the sweepstakes. The Credit Union is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the sweepstakes. The prize cannot be substituted, assigned, or transferred by the winner. The Credit Union reserves the right to disqualify entrants who fail to follow these Eligibility requirements or who make any misrepresentations relative to the sweepstakes and redemption of the prizes.

**Collection of Award:** Winners will be required to sign an Affidavit of Liability and Publicity Release prior to distribution of the prize awards.

**Tax Issues:** The winner is solely responsible for all local, state, or federal taxes and will be required to furnish a taxpayer identification number prior to being awarded any prize.

**Publicity Authorization:** The Winners, by acceptance of the Prize, grants to the Credit Union, the right to publicize the Winners' names, photographs, voices, statements and/or other likeness and prize information for advertising, promotional, trade, and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

**General Conditions:** Except where prohibited by law, as a condition of participating in this sweepstakes, entrants agree that (1) any and all disputes and causes of action arising out of or connected with this sweepstakes or any prizes awarded, shall be resolved by arbitration under the rules of the American Arbitration Association ("AAA") and shall be held in Denver, Colorado; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., cost associated with entering this sweepstakes), and entrants further waive all rights to have damages multiplied or increased.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Colorado, USA, without regard to choice of law rules.

**Publicity Authorization:** The Winner, by acceptance of the Prize, grant to the Credit Union, and each of Credit Union's designees, the right to publicize the Winners' names, addresses (city and state/territory of residence), photographs, voices, statements and/or other likeness and prize information for advertising, promotional, trade, and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.