

2021 April/May Auto Loan Sweepstakes Official Rules

INSURED BY NCUA. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR ODDS OF WINNING. VOID WHERE PROHIBITED.

1. **To Enter:** No purchase or payment of any money is necessary to enter. The 2021 April/May Auto Loan Sweepstakes ("Sweepstakes") begins on April 1, 2021, at 9:00 AM ET and ends May 31, 2021, at 5:00 PM ET. There are two (2) ways to enter the Sweepstakes:

[1] Automatic Entry Method: A qualifying UFCU member will receive one (1) automatic Sweepstakes entry when they apply in person, on the phone or online for an auto loan during the Sweepstakes Entry Period. The auto loan amount approved must be for at least \$15,000; refinances of existing United auto loans are ineligible. [2] Alternate Method of Entry: Complete the Alternate Entry Form below or provide your name, birthdate, address, phone number, email, school and the words "2021 April/May Auto Loan Sweepstakes" on a plain piece of paper and return to United Federal Credit Union, ATTN: Marketing 2021 April/May Auto Loan Sweepstakes, 150 Hilltop Rd, Saint Joseph, MI 49085. **Only one entry per person allowed, regardless of entry method.** Additional entries received in excess of stated limitation will be void. All mailed entries must be postmarked no later than May 31, 2021, and must be received by UFCU by June 7, 2021 at 1:00 PM ET. United Federal Credit Union's computer is the official time-keeping device. All entries are the property of UFCU and will not be acknowledged or returned. UFCU is not responsible for entries that are lost, late, stolen, damaged, postage-due, undelivered, misdirected, returned, illegible or otherwise deficient, incomplete or not received for any reason. UFCU, in its sole discretion, reserves the right to disqualify any person tampering with the administration, security, proper play or entry process of this Sweepstakes or otherwise in violation of these Official Rules. UFCU further reserves the right to cancel, terminate or modify any promotion not capable of completion as planned, including, without limitation, by tampering, unauthorized intervention or force majeure.

2. **Random Drawing:** One (1) Grand Prize winner will be selected by UFCU in a random drawing of all eligible entries received. The drawing will occur on or about June 14, 2021. Odds of winning will be determined by the number of eligible entries received by UFCU. The winner will be notified on or about June 14, 2021, at the number provided on the entry form or auto loan application. The winner must provide UFCU with any information, including social security number, necessary to complete IRS Form 1099 or a similar form at the time the prize is accepted in order to accept the prize or prize may be forfeited. Failure to complete prize acceptance or failure to comply within 14 days will result in forfeiture of prize. If a prize is forfeited, an alternate winner will be selected through subsequent drawing(s) of remaining entries until the prize is accepted. Prizes not accepted by July 1, 2021, will not be awarded.

3. **Eligibility:** The Sweepstakes is open only to legal residents of the United States who are 18 years or older as of April 1, 2021. Employees of UFCU, its subsidiaries, affiliates, advertising/promotional agencies, board members, and the immediate families and household members of such persons are not eligible to win. This Sweepstakes is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under United States federal, state and local laws. By entering, entrants certify that they meet all eligibility requirements.

4. **Prize and Approximate Retail Value: One (1) Grand Prize:** Equivalent of 12 monthly auto loan payments, up to \$6,000 total approximate retail value (ARV). The prize is not transferable to another person or entity. No cash redemption or substitution of prize will be made, except by UFCU in its sole discretion due to causes

determined solely by UFCU, and then for a prize of equal or greater value. Grand Prize will be awarded as a one-time (1) deposit into United FCU Share Savings Account, or VISA gift card if a Share Savings Account is not available, within approximately twelve (12) weeks after prize confirmation and verification has been completed. If the actual value of the Prize is less than the stated ARV, the difference will not be awarded. If applicable, winner will be required to make their first three (3) monthly car payments before prize is awarded and their entry would be disqualified, and an alternate winner would be selected in accordance with these Official Rules. The winner shall bear all risk of loss to their prize after being awarded it by United CU who is not responsible for it being lost, stolen or withdrawn from their United Share Savings Account without permission; nor will the prize be replaced. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state, and local taxes. In no event will more than one (1) Grand Prize be awarded.

5. **Miscellaneous:** Void where prohibited or restricted by law. All fees, federal, state, and local taxes and all other expenses relating to the use, acceptance and possession of the prize are the sole responsibility of each winner. The computer operated by UFCU is the official time keeping device for the Sweepstakes. By participating, entrants agree to be bound by these Official Rules and the decisions of UFCU in conducting this promotion, which are final and binding in all matters related to this Sweepstakes. Except where prohibited by law, acceptance of prize constitutes permission to use winner's name, photograph and/or likeness for purposes of advertising and promotion for UFCU without further compensation. UFCU reserves the right in its sole direction to cancel or suspend this Sweepstakes if causes beyond its control corrupt the administration, security or proper play of the Sweepstakes.

A list of the winner may be obtained by sending a stamped, self-addressed envelope, postmarked no later than December 31, 2021, to United Federal Credit Union, ATTN: Marketing Department – 2021 April/May Auto Loan Sweepstakes Winners List, P.O. Box 125, Saint Joseph, Michigan 49085. Residents of VT may omit return postage. This Sweepstakes and Official Rules shall be governed by and construed in accordance with the internal laws of the State of Michigan. If any term of this Sweepstakes or Official Rules cannot be legally enforced, it will be considered changed to the extent necessary to comply with applicable law; the remaining terms and the application of the challenged term to persons or circumstances other than those as to which it is declared invalid or unenforceable will not be affected thereby, and each of those provisions will be valid and enforceable to the full extent permitted by law.

6. **WARRANTY DISCLAIMER AND LIMITATION OF LIABILITY:** The prize(s) offered by UFCU are provided "**AS IS**" and "**WITHOUT WARRANTY**" of any kind. UFCU expressly disclaims any representations and warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. UFCU, its officers, directors, employees, representatives and agents are not responsible for Internet access or other connections, failed telephone or computer transmissions, electrical, network, computer hardware or software or program malfunctions, failures or difficulties or for other errors, omissions, interruptions, or deletions of any kind whether human, mechanical or electronic.

BY PARTICIPATING, ENTRANTS AGREE THAT UFCU, ITS OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS SHALL NOT BE RESPONSIBLE FOR AND WILL BE HELD HARMLESS FROM ANY CLAIM, ACTION, DEMAND, LOSS, DAMAGE, OR INJURY OF ANY KIND, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY OR DEATH TO ENTRANT OR ANY OTHER PERSON, ARISING OUT OF OR

IN CONNECTION WITH PARTICIPATION IN THIS SWEEPSTAKES OR ACCEPTANCE, TRANSPORT, POSSESSION, USE OR MISUSE OF PRIZE(S). THIS LIMITATION OF LIABILITY APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OR DAMAGE TO PROPERTY, AND/OR CLAIMS OF THIRD PARTIES.

7. **Privacy:** Any personally identifiable information collected during your participation in this Sweepstakes will be collected by UFCU and used by it and its agents for purposes of the proper administration and fulfillment of the Sweepstakes as described in these Official Rules. Please visit www.unitedfcu.com for the complete privacy policy.

8. **Sponsor:** United Federal Credit Union, 150 Hilltop Rd, Saint Joseph, Michigan 49085.

2021 April/May Auto Loan Sweepstakes Alternate Entry Form

Please fill out this form completely:

Name: _____ Birthdate: _____

Address: _____

Phone: _____ Email: _____

School: _____

I consent to all Official Rules: Signature: x _____

