

UNCLE CREDIT UNION: \$1,000 'SUMMER FUN SWIPES' SWEEPSTAKES

OFFICIAL RULES

1. **NO PURCHASE OR CARD USE NECESSARY TO ENTER OR WIN.**
2. **Odds of Winning:** Odds of winning are based upon the number of eligible entries received.
3. **Sweepstakes Period:** Sweepstakes begins Sunday, August 1, 2021 and ends at 11:59PM, Tuesday, August 31, 2021 ("Sweepstakes Period").
4. **Sponsor:** UNCLE Credit Union ("the Credit Union" or "UNCLE") is the sponsor of the Sweepstakes. The Credit Union's business address is: 2100 Las Positas Court, Livermore, CA 94551-7301.
5. **Administrator:** MGH, Inc. ("the Administrator") is the independent judging organization of the Sweepstakes. The Administrator's business address is: 100 Painters Road Suite 600, Owings Mill, MD 21117
6. **Eligibility:** This "Summer Fun Sweepstakes" is open to adult US resident members (age 18 and up or the age of majority in state of residence) of UNCLE who have an active UNCLE Credit Union consumer Mastercard credit card or debit card. UNCLE Care credit cards are not eligible to qualify. UNCLE employees and volunteer officials and their immediate family members, and holders of Credit Union consumer credit card accounts on which UNCLE employees or volunteer officials are joint, obligors or guarantors, are not eligible to enter or win.
7. **How to Enter by Using an UNCLE Credit Card:** For each UNCLE consumer credit card or debit card purchase of at least \$5 that posts during the Sweepstakes Period, one entry will be received. There is no limit on the number of entries during the Sweepstakes Period. UNCLE does not control the timing of transaction posting. Attempted purchases that would exceed the credit limit may be declined and will not result in entries. Cash advances transactions and transactions initiated using UNCLE debit or credit cards issued to business members do not generate entries.
8. **To enter without a purchase or obligation:** You can as often as you wish by completing an online entry form with your name, member number, current contact information, and the last four digits of your UNCLE credit card number. The online entry form is found at www.unclecu.org/sweepstakes/form. You can also enter by mail by mailing 3" x 5" card with your name, current contact information, member number, and last four digits of your UNCLE Credit Card number in a #10 legal size envelope to 'Summer Fun Sweepstakes', P.O. Box 606, Owings Mills, MD 21117. All online or mailed entries must be received no later than 11:59 p.m. on July 31, 2021. UNCLE is not responsible for entries not received or for illegible, damaged, or delayed entries, regardless of cause.
9. **Random Drawing:** The winner will be chosen by random drawing within 14 days after the conclusion of the Sweepstakes Period. The Administrator will draw a winner from among all eligible entries received. UNCLE CU will notify the winner by email and/or telephone using the phone number(s) or e-mail address associated with the winner's UNCLE credit card account. The winner will be required to complete an Eligibility & Release Form within seven (7) calendar days from the date of telephone and/or e-mail notification, as determined by UNCLE CU. Noncompliance within this time period will result in disqualification by UNCLE CU and an alternate winner will be selected.
10. **Prizes and Value:** The prize is \$1,000 cash which will be deposited to the winner's UNCLE CU Savings account within 30 days of winner's notice. The total value of all prizes available to be awarded is \$1,000. No substitution of prizes is permitted.
11. **General Rules:** The winner is responsible for any taxes on the prize. To receive the prize, the winner may be required to certify their taxpayer identification number. UNCLE complies with all tax reporting requirements. By

accepting the prize, the winner agrees to hold UNCLE CU and its directors, officers, employees, volunteers, agents, advisers, and assigns harmless against any and all claims and liability arising out of winning, receipt of, or use of a prize. UNCLE has sole discretion to determine the eligibility of entries. All federal, state, and local laws and regulations apply. Void where prohibited by law.

12. **Questions:** Any questions, comments or complaints regarding the Sweepstakes must be directed to UNCLE Credit Union.
13. **Publicity Authorization:** By accepting a prize, the winner agrees to permit the Credit Union to use their name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
14. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant 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 California, USA, without regard to choice of law rules.

