



UFirst Member Savings Sweepstakes Rules and Conditions

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. **Eligibility:** This Campaign is open only to those who open a new secondary savings share with UFirst using new money (* New money must consist of funds not previously held at UFirst Credit Union) and who are 18 years of age or older as of the date of entry. The account must be, and remain, in good standing for the duration of sweepstakes. The Campaign is void where prohibited by law. Employees of UFirst Credit Union and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations.
2. **Agreement to Rules:** By participating, the Contestant (“You”) agree to be fully and unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of UFirst Credit Union as final and binding as it relates to the content of this Campaign.
3. **Campaign Period and How to Enter:** You will be automatically entered into the sweepstakes when You open a new secondary savings share using new money between 09/01/2023 and 09/30/2023. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be



- disqualified at the sole discretion of UFirst Credit Union. You may be entered into the Sweepstakes for each additional secondary savings You open; however, You may win only once. If You use fraudulent methods or otherwise attempt to circumvent the rules, Your submission may be removed from eligibility at the sole discretion of UFirst Credit Union.
4. Prizes: The Winner(s) of the Campaign will receive up to a \$500 match of the balance in the winning secondary savings share at the time of the drawing. Winnings, if selected, would be limited to the balance of the winning secondary savings that was selected up to the amount \$500. The specifics of the prize shall be solely determined by UFirst Credit Union. No other prize substitution shall be permitted except at UFirst Credit Union discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. Winnings will be reported to the IRS on a 1099 MISC. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for UFirst Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.
 5. Odds: The odds of winning depend on the number of eligible entries received.
 6. Winner Selection and Notification: Winner will be selected by a random drawing under the supervision of UFirst Credit Union. The winner will be



notified by email or telephone within five (5) days following their selection. UFirst Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 20 days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited, and an alternate Winner selected. Receipt by the Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT UFIRST CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

7. Rights Granted by You: By entering this content (e.g., photo, video, text, etc.), You understand and agree that UFirst Credit Union, anyone acting on behalf of UFirst Credit Union, and UFirst Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, Your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes, without any further compensation, notice, review, or consent.
8. Terms & Conditions: UFirst Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Campaign should



virus, bug, non-authorized human intervention, fraud, or other cause beyond UFirst Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, UFirst Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by UFirst Credit Union. UFirst Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers with or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. UFirst Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void entries for any reason, including, but not limited to: multiple invalid entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such an attempt be made, UFirst Credit Union reserves the right to seek damages to the fullest extent allowed by law.

9. Limitation of Liability: By entering, You agree to release and hold harmless UFirst Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any



kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

10. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES AND UTAH, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Utah having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

11. Privacy Policy: Information submitted with an entry is subject to UFirst Credit Union's Privacy Policy.

12. Sponsor: The Sponsor of the Campaign is UFirst Credit Union.