
Extra Credit Union General Contest Rules

GENERAL CONTEST RULES

Extra Credit Union will conduct its contests substantially as described in these general contesting rules, and by participating, each participant agrees as follows:

1. Prize(s). The prize(s) that may be awarded to the eligible winner(s) are not transferable, redeemable for cash or exchangeable for any other prize. All prizes must be redeemed from Extra Credit Union within 30 days of the contest end date unless otherwise stated in the contest's official rules. If a winner cannot be contacted or is disqualified for any reason, Extra Credit Union reserves the right to determine an alternate winner or not to award that winner's prize, in its sole discretion.

2. Eligibility and Limitations. Participants and winner(s) must be U.S. residents. The age limit will vary from contest to contest as determined by Extra Credit Union, please refer to each contest's official rules. Participants and winners must be current members in good standing with Extra Credit Union, unless otherwise determined by Extra Credit Union. If the contest is open to minors, a parent or guardian of any participant who is a minor must sign a release on behalf of the minor to be eligible to receive a prize, but Extra Credit Union reserves the right to refuse to award a prize to or on behalf of any minor. Unless otherwise stated in the official contest rules, only one (1) entry per person. Employees of Extra Credit Union, the Contest's participating sponsors and their advertising agencies, and members of the immediate family of any such persons are not eligible to participate and win. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

3. Publicity; Use of Personal Information. Extra Credit Union may use my name, image, and likeness in brochures, newsletters, press releases, and any and all promotional material that may be viewed by members of the credit union and members of the public in general, without further compensation or permission, except where prohibited by law, and I hereby hold the credit union harmless from any and all claims arising from such use. By participating in the Contest, each participant and winner waives any and all claims of liability against Extra Credit Union, its employees and agents, the Contest's sponsors and their respective employees and agents, for any personal injury or loss which may occur from the conduct of, or participation in, the Contest, or from the use of any prize. In order to receive a prize, participants must sign an official release form provided by Extra Credit Union.

4. Consumer Created Content. IF THE ENTRY FOR THE CONTEST INCLUDES ANY CREATIVE MATERIAL FROM THE PARTICIPANT, INCLUDING BUT NOT LIMITED TO, CONSUMER CREATED CONTENT, BY ENTERING THE CONTEST EACH PARTICIPANT IS VERIFYING THAT (1) YOU ARE THE OWNER AND PRODUCER OF THE SUBMITTED MATERIAL AND THAT NO THIRD PARTY OWNERSHIP RIGHTS EXIST TO ANY MATERIAL SUBMITTED, AND (2) YOU ARE HEREBY GRANTING EXTRA CREDIT UNION A PERPETUAL, WORLDWIDE, NON-EXCLUSIVE, ROYALTY-FREE, SUB-LICENSABLE (THROUGH MULTIPLE TIERS) RIGHT AND LICENSE TO USE, PUBLISH, REPRODUCE, DISPLAY, PERFORM, ADAPT, MODIFY, DISTRIBUTE, HAVE DISTRIBUTED AND PROMOTE SUCH CONTENT IN ANY FORM, IN ALL MEDIA NOW KNOWN OR HEREINAFTER CREATED, ANYWHERE IN THE WORLD, FOR ANY PURPOSE.

5. Taxes. Any valuation of the prize(s) stated above is based on available information provided to Extra Credit Union, and the value of any prize awarded to a winner may be reported for tax

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purposes as required by law. Each winner is solely responsible for reporting and paying any and all applicable taxes related to the prize(s) and paying any expenses associated with any prizes, which are not specifically provided for in the official rules. Each winner must provide Extra Credit Union with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning over \$600 in prizes from Extra Credit Union will receive an IRS form 1099 at the end of the calendar year and a copy of such form will be filed with the IRS.

6. Conduct and Decisions. By participating in the Contest, participants agree to be bound by the decisions of Extra Credit Union personnel. Persons who violate any rule, gain unfair advantage in participating in the Contest, or obtain winner status using fraudulent means will be disqualified. Unsportsmanlike, disruptive, annoying, harassing or threatening behavior is prohibited. Extra Credit Union will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning the rules or the Contest and Extra Credit Union's decisions concerning such disputes shall be final. If the conduct or outcome of the Contest is affected by human error, any mechanical malfunctions or failures of any kind, intentional interference or any event beyond the control of Extra Credit Union; Extra Credit Union reserves the right to terminate this Contest, or make such other decisions regarding the outcome as Extra Credit Union deems appropriate. All decisions will be made by Extra Credit Union and are final. Extra Credit Union may waive any of these rules in its sole discretion.

7. Miscellaneous. Void where prohibited. Odds of winning depend upon the number of participants. Each winner must submit proof of eligibility and sign Extra Credit Union's release form to claim the prize. Extra Credit Union may substitute prizes, amend the rules or discontinue the Contest at any time as announced. Extra Credit Union disclaims any responsibility to notify participants of any aspect related to the conduct of the Contest. All entries become the property of Extra Credit Union and will not be returned.