

Home Equity “\$10,000 Home Improvement” Sweepstakes Official Rules CoVantage Credit Union

1. **Eligibility.** No purchase, registration fee, payment, or monetary donation is required to enter or to win “\$10,000 Home Improvement Sweepstakes” Promotion (the “Promotion”). The contest is open to individual legal residents of the State of Wisconsin, State of Michigan and the State of Illinois who are 18 years of age or older as of the date of the entry. Notwithstanding the foregoing, the employees and members of the board of directors (and their immediate family members, including their spouse, parents, and children, and anyone residing in their household) of CoVantage Credit Union or its affiliates (collectively, “CoVantage”) and CoVantage’s suppliers, distributors, agents, and advertising, promotional, and fulfillment agencies are not eligible to participate or win. Void where prohibited by law. All federal, state, and local laws and regulations apply.
2. **Contest Period.** The Promotion starts at 8:00 a.m. on February 8, 2023, and ends at midnight on March 31, 2023.
3. **How to enter the contest.**
 - a. **Loan Entry Method.** CoVantage members who are in good standing, and non-members eligible for CoVantage membership (collectively “Loan Applicants”), who apply and are approved for a new Home Equity Flex Loan of \$10,000 or more during the contest period will automatically be entered into the Promotion provided the Loan Applicant consents to such automatic entry. The Home Equity Flex Loan must be closed by April 30, 2023. A Loan Applicant can apply for a loan:
 - i. In person at any CoVantage Credit Union location (“CoVantage Location”);
 - ii. Digitally through the CoVantage website (www.covantagecu.org) or MyCoVantage mobile app; or
 - iii. Over the phone by calling 715-627-4336 or 800-398-2667.All loans are subject to credit approval. An Automatic Entry Form will be deemed to have been submitted solely by the person who is the primary borrower on a given loan that was closed. Limit one entry per person, per loan.
 - b. **Alternative Entry Form Method:** CoVantage members in good standing and non-members who are eligible for CoVantage membership may request an official alternative entry form (an “Official Alternative Entry Form”) at any CoVantage Location. Official Alternative Entry Forms must be submitted by mail to: CoVantage Credit Union, Attn: Marketing Department, PO Box 107, Antigo, WI 54409. Only those Official Alternative Entry Forms submitted by U.S. mail to the aforementioned address will be accepted. Official Alternative Entry Forms turned in to a CoVantage employee will not be considered valid.
 - c. Automatic Entry Forms and Official Alternative Entry Forms (collectively, “Entry Forms”) must be received by CoVantage by midnight on March 31, 2023.

- d. Entry Forms must be completed in their entirety, including the entrant's first name, last name, street address (including city, state, and zip code), and telephone number. Photocopies or unsigned Entry Forms will not be accepted. Entry Forms that are incomplete, tampered with, illegible, inaccurate, forged, irregular in any way, or otherwise not in compliance with these official rules ("Official Rules") will be disqualified.
- e. Limit one Alternative Entry Form per person during contest period.
- f. All Entry Forms become the property of CoVantage upon submission and will not be returned.
- g. CoVantage reserves the right, in its sole discretion, to cancel, modify, terminate, or suspend the Promotion if fraud, technical failure, tampering, or any other causes beyond the control of CoVantage inhibit, corrupt, destroy, or affect the administration, security, fairness, integrity, or proper conduct of this Promotion, and CoVantage may void suspect Entry Forms and/or disqualify any individual who engages in or attempts any such activity. Any attempt to damage the operation of this Promotion is unlawful and subject to legal action.
- h. By entering the Promotion by consenting to automatic entry via an Automatic Entry Form or signing and submitting an Official Alternative Entry Form, participants agree that they have read these Official Rules, agree to full and unconditional acceptance of these Official Rules and the decisions of CoVantage, which are final and binding in all respects, and warrant that they are eligible to participate in this Promotion.

4. Winner selection and prizes.

- a. The contest winner will be determined in a random drawing from all eligible entries. Odds of winning depend on the number of eligible entries received. There will be three (3) prizes totaling \$10,000: one (1) \$5,000 cash prize, one (1) \$3,000 cash prize, and one (1) \$2,000 and drawn in that order. The drawing will take place on May 1, 2023. The prize is not transferrable or exchangeable.
- b. The contest winner will be solely responsible for any federal, state, local, or other tax liability. CoVantage will report the value of this prize on the winner's IRS Form 1099.
- c. The contest winner will be asked to sign an "Affidavit of Eligibility and Public Relations and Liability Release" in order to receive the prize. Failure to execute and return an "Affidavit of Eligibility and Public Relations and Liability Release" within the specified time period may result in disqualification and selection of an alternate winner. CoVantage reserves the right to verify the eligibility of the potential winner. The Winner must show a valid state-issued driver's license or other identification as evidence of identity. In the event the potential winner does not qualify or is not willing to accept the prize, an alternate winner may be selected, at CoVantage's discretion, at random from all remaining eligible entries received. All decisions of CoVantage regarding the eligibility of an entry and the sufficiency of a potential winner's documentation are final and binding.
- d. CoVantage will notify the contest winner no later than May 3, 2023.

- e. The three (3) prizes will be distributed no later than five (5) days after CoVantage receives a properly executed "Affidavit of Eligibility and Public Relations and Liability Release" from the contest winners and verifies the identity of the contest winners. The prizes will be distributed by check to the contest winners.
- f. By accepting a prize, the contest winners grant full permission to CoVantage, their officers, directors, employees, advertising and promotional agencies, and anyone authorized by any of them to use winners' name, likeness, voice, written or verbal statements, photographs, videotaped footage, and biographical data, in whole or in part, in any and all media, for the purpose of advertising, publicity, and trade without any compensation whatsoever, except where prohibited by law.

5. Limitations of Liability.

- a. CoVantage is not responsible for any incorrect or inaccurate information, whether or not caused by any technical or human error that may occur in the processing of Entry Forms in the Promotion. CoVantage assumes no responsibility for any error, omission, deletion, defect, theft or destruction, tampering, or unauthorized access to, or alteration of, Entry Forms or entry information. CoVantage is not responsible for lost, mutilated, late, incomplete, incorrect, or misdirected Entry Forms.
- b. By entering this Promotion, entrant understands and acknowledges that on entrant's own behalf and on behalf of entrant's heirs, executors, administrators, representatives, and assigns, the entrant waives and releases any and all rights, claims, and causes of actions whatsoever that entrant may have against CoVantage, subsidiaries, affiliates, distributors, agents, officers, directors, and employees for any matter, claim, harm, damage, liability, cost, loss, injury, expense (including all reasonable attorneys' fees and court costs incurred), cause, or thing whatsoever arising out of, or any way related to, entrant's participation in the Promotion, entrant's registration with CoVantage, the submission of any entry, or the acceptance, receipt, redemption, or use and/or misuse of any prize and/or goods and services related thereto or participation in any prize-related activity.

6. General Matters.

- a. All applicable federal, state, and local laws and regulations apply. These Official Rules shall be governed and enforced pursuant to the laws of the State of Wisconsin.
- b. The Promotion is void where prohibited by law.

7. Official Rules. Additional copies of these Official Rules may be obtained on the CoVantage website: www.covantagecu.org.

8. Winner List.

- a. Where CoVantage is required to produce such information by law, the contest winners' name may be obtained by sending a self-addressed, stamped envelope to Home Equity Flex Loan Official Rules CoVantage Credit Union, Attn: Marketing Department, PO Box 107, Antigo, WI 54409.
- b. All such winners list requests must be received by May 31, 2023.