

100,000-Member Cash Giveaway Promotion Official Rules CoVantage Credit Union

1. **Eligibility.** No purchase, registration fee, payment, or monetary donation is required to enter or to win “100,000-Member Cash Giveaway Promotion” Promotion (the “Promotion”). CoVantage executive management and members of the board of directors 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 January 1, 2018, and ends at noon on February 23, 2018.
3. **How to enter the contest.**

- a. CoVantage Credit Union members who are in good standing will automatically be entered into the Promotion.

An automatic entry will be deemed to have been submitted solely by the person who is the primary member on the account. Limit one entry per member (not per account number).

- b. Alternative entry form method: Any person 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.
 - i. Official Alternative Entry Forms must be received by CoVantage by noon on February 23, 2018.
 - ii. Official Alternative 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 and signature. 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 will be disqualified.
 - iii. Limit one Official Alternative Entry Form per person during contest period.
 - iv. Official Alternative Entry Forms may not be submitted by current CoVantage members who are already entered via an automatic entry.
 - v. All Official Alternative Entry Forms become the property of CoVantage upon submission and will not be returned.
- c. 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 Official Alternative 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.

- d. By entering the Promotion by automatic entry 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 prize.

- 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 a total of 80 - \$1,000 prizes divided as follows: CoVantage will randomly choose 10 - \$1,000 winners on each of the following dates of the promotion: Jan. 5, 12, 19, 26, and Feb. 2, 9, 16, 23. 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 the Monday after each applicable drawing date.
- e. The \$1,000 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 winner and verifies the identity of the contest winner. The \$1,000 prizes will be distributed by check to the contest winners.
- f. By accepting a prize, the contest winner grants full permission to CoVantage, their officers, directors, employees, advertising and promotional agencies, and anyone authorized by any of them to use winner's 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 entries into 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 Official Alternative 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/100K.

8. Winner List.

- a. Where CoVantage is required to produce such information by law, the contest winner's name may be obtained by sending a self-addressed, stamped envelope to 100,000 Member Celebration Official Rules, CoVantage Credit Union, Attn: Marketing Department, PO Box 107, Antigo, WI 54409.
- b. All such winner list requests must be received by March 1, 2018.