

DeBarr Interactive Teller Machine Gift Card (ITM) Giveaway 2022 Official Rules



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cu1.org

Credit Union 1

The DeBarr Interactive Teller Machine (ITM) Gift Card Giveaway promotion ("Promotion") begins on September 19, 2022 at 12:00:01 a.m. Alaska Daylight time ("ADT") and ends on October 23, 2022 at 11:59:59 p.m. AST ("Promotion Period"). By participating in the Promotion, each entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Credit Union 1 ("CU1" and/or "Sponsor"), 1941 Abbott Rd, Anchorage, AK 99507, which shall be final and binding in all respects.

1. NO PURCHASE NECESSARY. A purchase or payment of any kind will not improve your chances of winning.

2. Methods of Entry. Your name will automatically be entered into the Promotion each time you process an ATM or ITM transaction located at 4020 DeBarr Rd, Anchorage, AK 99508.

3. Prizes.

- **\$50 Mastercard® Gift Card:** Ten (10) winners will be randomly selected from eligible entries, and winner will receive one \$50 Visa Gift card. Drawings will be held on September 26, October 3, October 10, October 17, October 24.
- **\$500 Mastercard® Gift Card:** One (1) grand prize winner will be randomly selected from eligible entries, and winner will receive a \$500 gift card. Drawing will be held October 24, 2022. Prize is valued at \$500.

Winners will be notified via email and/or phone. Need not be present to win. If you are notified as a winner, you must comply with all conditions of these Official Rules and winning is contingent on fulfilling all requirements. Any potential prize winner must meet all eligibility requirements of the Sponsor. Winners may pick up their prize at the Credit Union 1 branch of their choice. Winner will have 30 days to respond to Sponsor stating they will claim their prize. If prize is unclaimed after 90 days, it will be forfeited. No cash alternative or prize substitution will be allowed, except Sponsor reserves the right to substitute prize(s) of comparable value if a prize listed, or any portion thereof, is unavailable for any reason. Prize winner shall be solely responsible for all federal, state and/or local taxes, and the reporting consequences thereof, and for any other fees or costs associated with the applicable prize. Limit one (1) prize per person.

4. Odds. Odds of winning a prize will depend on the total number of eligible entries received during the Promotion Period.

5. Winner's List. The winner's first name and last initial, as well as city and state, will be available on the cu1.org/news website page between September 26-January 24, 2022.

6. Eligibility. This contest is open to all Credit Union 1 members who qualify under these official rules. Winners must be over 18 years of age and a member in good standing at the credit union. Transaction must be processed on a Credit Union 1 account. Do not attempt to participate in this promotion if you do not meet these requirements. Open to U.S. residents only. Employees and volunteers of Credit Union 1 and their immediate families are not eligible to win.

7. Decisions. By entering into the Promotion, entrants agree to abide by and be bound by these Official Rules, and to accept the decisions of the credit union as final. Entrants also agree to hold the credit union and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation or the acceptance of a prize. The credit union and each of its officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this promotion. The credit union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost or not received due to any reason. The credit union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the promotion and prize redemption.

8. Publicity. By entering the contest, you consent to the use of your name and likeness in Credit Union 1 promotional materials in any media without additional compensation or permission, except where prohibited by law.

9. Compliance with 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 promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of Alaska, without regard to its choice of law provisions.

10. Resolution of Disputes. Except where prohibited by law, as a condition of participating in this Promotion, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the promotion shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Anchorage, Alaska; (2) the laws of the State of Alaska will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the promotion), and waives all rights to have damages multiplied or increased.

11. Miscellaneous: This promotion is void where prohibited by law. Prizes are not transferable. The winner is solely responsible for reporting and paying applicable state and federal taxes. Credit Union 1 will report the value of prizes awarded to taxing authorities as required by federal and state laws. The credit union may substitute prizes of equivalent value, amend the rules or discontinue the promotion at any time. The credit union disclaims any responsibility to notify participants of any aspect related to the conduct of this promotion. Written copies of these rules are available during normal business hours at any Credit Union 1 location, by mail upon written request to Credit Union 1, Attn: Marketing, 1941 Abbott Rd, Anchorage, AK 99507 with a stamped, self-addressed return envelope, and on the credit union's website at www.cu1.org.

12. Sponsor: This contest is sponsored by Credit Union 1, 1941 Abbott Road, Anchorage, AK 99507.