

Official Rules: Credit Union of America 2019 Visa Payoff Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR TO WIN. ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

- 1. ENTRY.** Receive one entry for every day you make a purchase with a Credit Union of America (CUA) credit card during the Sweepstakes Period. To enter without using a CUA credit card: Drop off the following at CUA's corporate office, addressed to CUA's 2019 Visa Payoff Sweepstakes, 650 S. Westdale Dr., Wichita, KS. 67209, Monday – Friday, 9:00 a.m. – 5:00 p.m., excluding holidays*: one 3"x5" index card with the following information printed clearly: Date of entry, name, address, phone number, age, email address, and a comment regarding how you will use the prize if awarded. Non-card users may enter once daily during the Sweepstakes timeframe. Entry must be delivered on the date listed on the card, *except for weekend and holiday entries, these can be delivered the first business day after the weekend or holiday. Index card entries must be individually delivered, one per day, except as noted for weekend and holiday entries. Other than weekend/holidays, entries must be delivered on the date listed on the card. Your entry certifies that you satisfy all eligibility requirements and have read and complied with all Official Rules of this Sweepstakes and agree to be bound by the Official Rules and decisions of the Sponsors and Sweepstakes judges. Sponsor will not be responsible for failure to receive/maintain entries due to natural disasters, accidents (i.e. fire, flood), transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender, Sponsors, or Sponsors' Sweepstakes application service provider. Any questions regarding the number of entries submitted will be determined by Credit Union of America at their sole discretion, and CUA reserves the right to disqualify any entries by persons who submit multiple, false or misleading entry information or who Sponsors determine to be tampering with or abusing any aspect of the Sweepstakes.
- 2. Sweepstakes Period.** Purchase transaction entries will be accepted Friday, November 1, 2019 – Thursday, December 26, 2019. All entries must be received by 6 p.m. on December 26, 2019, Central Time.
- 3. Eligibility Requirements.** Subject to the following conditions, the Sweepstakes is open to legal residents of the United States of America who are 18 years of age or older at the time of entry. Membership in Credit Union of America is NOT required. If Winner is entered in multiple CUA contests during the same time period, Winner is only eligible for one prize. The following persons are not eligible to win Prizes or otherwise participate in this Sweepstakes: CUA members that have accounts that are not in good standing, employees of Credit Union of America, its advertising and promotional agencies, family members or other residents in the same household of all such employees. Multiple entries submitted on the same day will be reduced to one entry.
- 4. Prize:** One of the following prizes will be randomly awarded from eligible entries received. A winning Cardholder will receive a cash prize equal to the amount the winning cardholder purchases on their CUA VISA from November 1 – December 26, 2019, or their statement balance, up to \$5,000.

Non-cardholders: If a non-CUA VISA cardholder's name is drawn, a second drawing will be held to determine the cash prize amount. The potential prize amounts being \$1,000, \$2,500, or \$5,000. A prize not claimed by eligible winner in accordance with these Official Rules will be forfeited. The Prize is nontransferable and non-assignable. Limit one prize per individual/social security number. No prize substitutions are allowed. Winner is solely responsible for reporting and payment of any income or property taxes on a Prize. Winner will be required to provide his/her valid social security number to CUA for tax purposes. Winner is solely responsible for all federal, state and local taxes on prize value and, as applicable, will be issued an IRS Form 1099 based on the Prize value.

5. **Selection of Winner & Notification:** CUA will randomly draw a winner from all eligible entries. CUA will attempt to reach and notify the winner by telephone, audio or text, within one business day of the drawing. If the winner does not respond to a message left, by December 31, 2019, 5:00 p.m. Central Time, he/she may be disqualified and CUA may select a substitute winner at random from among all remaining eligible entries. CUA will conduct up to two (2) alternate drawings for the Prize, after which the individual Prize(s) will remain un-awarded. Winner will need to respond to notification and collect their prize by close of CUA business on January 10, 2020.
6. **Acceptance of the Prize** constitutes the Winner's irrevocable consent to the publication or other use by CUA and their licensees of his/her name, biographical information and likeness in any media, including the internet, for any commercial, publicity or promotional purpose, without limitation, review, approval, or additional compensation.
7. **Odds.** The odds of winning depend on the total number of eligible entries received.
8. **Winner's Responsibility.** Winner must respond to notification by December 31, 2019 and accept Prize in-person by January 10, 2020. Failure to accept and take delivery of the Prize within this time period will result in forfeiture of all rights and interest in the Prize. Awarding of a Prize may require the Winner to sign an affidavit of eligibility, and liability/publicity release ("Release"), which must be executed at the time of receiving the prize and/or provide proof of residency or identification. Winners will be required to receive their prize in person at the Corporate Credit Union of America office and must provide a valid U.S. driver's license or U.S. government issued ID, and proof of social security number.
9. **Winner List.** For names of Official Winners and/or a copy of these Official Rules, visit CUofAmerica.com or send a self-addressed, stamped envelope along with your request to: 2019 Visa Payoff Sweepstakes at Credit Union of America, ATTN Marketing, PO BOX 47528, Wichita, KS. 67201-7528.
10. **General Participation Rules.** By participating, participants agree to be bound by these Official Rules and the decisions of Credit Union of America, which are final and binding in all respects. CUA reserves the right at their sole discretion to suspend, modify or terminate the Sweepstakes. Should the Sweepstakes be terminated prior to the stated expiration date, Sponsors reserve the right to award the Prize based on the entries received before the termination date. Proof of sending or submission of an entry will not be deemed proof of receipt by Sponsors.