

Official Rules: Credit Union of America \$500 Mortgage eStatement Giveaway

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

- 1. ENTRY.** Enter by enrolling in eStatements on the Credit Union of America/Members Mortgage Services personal mortgage account portal for the first time. To enter the giveaway without receiving the email or having a personal mortgage account portal, drop off the following at 8200 E. 32nd St., Wichita, KS. 67226, addressed to \$500 Mortgage eStatement Giveaway, Monday – Thursday, 9:00 a.m. – 5:00 p.m., excluding holidays: one 3"x5" lined index card with the following information printed clearly – first and last name, address, phone number, age, and email address. Only one entry per individual during the Sweepstakes timeframe. 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' Giveaway 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 Giveaway.
- 2. Giveaway Period.** Entries will be accepted from January 1 through March 31, 2024.
- 3. Eligibility Requirements.** Subject to the following conditions, the Giveaway 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 Giveaway: CUA members that have accounts that are not in good standing, employees and volunteers 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 from the same individual will be reduced to one entry.
- 4. Prize:** A total of \$500 will be given to one (1) prize winner. 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.
- 5. Selection of Winner & Notification:** CUA will randomly draw one winner the week of April 1, 2024 from all eligible entries. CUA will attempt to reach and notify the winner by email or phone call, by April 8, 2024. If the winner does not respond to a message left within 72 hours, they may be disqualified and CUA may select a substitute winner at random from among all remaining eligible entries.
- 6. Acceptance of the Prize.** This 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 the deadline set and accept Prize by same date. 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.

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:

\$500 Mortgage eStatement Giveaway,

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.