

Social Media Challenge Sweepstakes

Official Rules

1. NO PURCHASE OR ACCOUNT IS NECESSARY TO ENTER THE SWEEPSTAKES, NOR DO YOU NEED TO HAVE AN ACCOUNT OR SERVICE. OBTAINING A C1st PRODUCT OR SERVICE WILL NOT IMPROVE YOUR ENTRY'S CHANCES OF WINNING.

2. How to Enter: Upload a photo of your sidewalk chalk masterpiece to Facebook or Instagram and use the hashtag #C1stChalkTalk. Be sure your drawing depicts what you love about credit unions, about being a member, or a financial tip to share with others between June 21, 2021 and August 29, 2021.

An alternative way to enter this sweepstakes is to email your entry to marketing@c1stcu.com. Entrants are responsible for all third party-imposed costs and fees. Participants agree not to hold C1st, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, or illegible entry materials. Illegible or late entry materials will be disqualified.

Limit one entry per person.

3. Prizes and Winner Selection: \$50 Weekly Prizes (10): One new winner will be randomly selected each Monday during the promotion from the entries posted/received by Midnight before the drawing (the first drawing will be held on June 28, 2021 and the last one will be held on August 30, 2021).

The Winners need not be present to win and will be notified that they won and details of how to claim their prize by phone, email and/or mail. The Prizes are non-transferable and non-assignable. Prizes must be claimed by the individual named on the Facebook or Instagram entry OR for non-Facebook/Instagram users named on the mailing entry. C1st reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and/or the redemption of the Prizes. All decisions are final and binding. Neither C1st, nor its employees, partners and affiliates, are responsible for and shall not be liable for late, lost, misdirected or unsuccessful efforts to notify winner. Winners must present their photo ID and claim their prize within 30 days of drawing.

Limit one \$50 prize per person.

4. Odds of Winning: Odds of winning are based upon the number of entries.

5. Promotion Period: The promotion period runs from 12:01 a.m. Central Time on June 21, 2021, until 11:59 p.m. Central Time on August 29, 2021. However, C1st reserves the right to discontinue this giveaway at any time for any reason.

6. Eligibility: To be eligible for the sweepstakes, you must be a lawful permanent resident of Iowa or Missouri, 18 years of age or older at the time of entry. Sweepstakes void where prohibited by law. Employees of C1st, officials and members of their immediate families are not eligible to participate in this sweepstakes. Immediate family is defined as spouse/significant other, child, sibling, and parent (including "step"). By entering this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of C1st.

7. Liability/General Rules: C1st is not responsible for any loss that may occur in connection with the sweepstakes. The Winners agree to hold C1st harmless from any liability arising from participation in the sweepstakes or the acceptance, receipt, possession, or misuse of the prize(s). C1st 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 the Winners arising from, or in connection with acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the sweepstakes. C1st is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the sweepstakes. Furthermore, if there is any suspected evidence of tampering, hacking or interference associated with the promotion beyond the control of C1st and their partners which corrupts or impairs the administration, security or fairness of the promotion, C1st reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the promotion and select a Winner from the entries received up to the time of such termination or suspension. If the

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promotion is terminated prior to the promotional period, notice will be posted at the website of C1st or any other media used to promote the sweepstakes. For a listing of Sweepstakes Winners, please visit your local C1st branch. To print out this Official Rules document, please visit c1stcu.com/OfficialRules.

- 8. Tax Issues:** C1st will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prize(s).
- 9. Consent to Publicity and Release:** By accepting a prize, winners consent to permit C1st to utilize his/her name and likeness in promotional and other C1st materials, without additional compensation or permission, except where prohibited by law. All entrants agree to release and hold harmless C1st, its partners, employees, agents, representatives and affiliated companies of any and all claims of any kind arising directly or indirectly from this promotion, any Prize or from any publicity about the promotion.
- 10. Arbitration:** Except where prohibited by law, as a condition of participating in the Sweepstakes, each entrant agrees that (1) any and all disputes and causes of action arising out of or connected with the Sweepstakes, or any prizes awarded, 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 ("AAA") and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, 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 entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering the Sweepstakes), and each

entrant further waives all rights to have damages multiplied or increased.

- 11. Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and C1st in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Iowa and the State of Missouri, USA, without regard to Choice of Law rules.
- 12. Endorsement/Sponsorship:**
This promotion is sponsored by Community 1st Credit Union (C1st). It is in no way sponsored, endorsed or administered by or associated with Facebook or Instagram. The participants are providing information to C1st and not to Facebook.