

Vantage West Credit Union Monthly Gift Card Drawing Official Rules:

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. MEMBERSHIP NOT REQUIRED. LIMIT ONE PRIZE PER PERSON.

- 1. How to Enter.** During the Promotional Period (January 9, 2018-December 31, 2018) you can enter the drawing by completing an entry form with your name, email address and phone number on the Vantage West Credit Union website at <https://vantagewest.org/win>.

Limit (1) one entry per person per month. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of the Sponsor (aka "Vantage West Credit Union.") You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Vantage West Credit Union.

- 2. Eligibility.** The promotion is open to legal residents of the United States and the State of Arizona as of January 9, 2018. Residents of New York, Florida, Rhode Island and Puerto Rico and other U.S. territories are not eligible for entry. Participants must be eighteen (18) years old or older at the time of the entry. Void where prohibited or restricted by law. Employees, board members, and volunteers of Vantage West Credit Union are NOT eligible to participate or win a prize. Subject to all applicable federal, state, and local laws and regulations. All eligible entries will be included.
- 3. Drawing and Procedure.** The drawing shall be referred to herein as the "Vantage West Credit Union Monthly Gift Card Drawing." One (1) winner will be selected by random drawing on the first business day of the subsequent month to entry at 11:00 am (MST), during the promotion period, and receive a \$100 Mastercard gift card. A total of twelve (12) winners will have been selected at the end of the Vantage West Credit Union Monthly Gift Card Drawing. The drawing will be conducted by Vantage West Credit Union personnel. The winner will be contacted via the email address provided on the entry form. Vantage West Credit Union shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the prize within seven (7) days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited and an alternate winner will be selected. The receipt by winner of the prize offered in this Drawing is conditioned upon compliance with any and all federal and state laws and regulations. All decisions of Vantage West Credit Union are final.

Acceptance of the prize constitutes permission to Vantage West Credit Union and its agencies to use the winner's name or image for purposes of advertising and trade, without restriction and without further compensation.

ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE VANTAGE WEST CREDIT UNION MONTHLY GIFT CARD DRAWING AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

- 4. Prize.** Odds of winning depend on the number of eligible entries received as of the deadline for the drawing each month. Prizes may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state and local taxes are the winner's responsibility. Winner will be contacted to arrange pickup at their preferred branch.
- 5. General Conditions of Participation.** By participating in the drawing, participant agrees to abide by and be bound by these official rules and the decisions of Vantage West Credit Union, which are final. By participating, winner releases and agrees to hold harmless the Sponsor, including any parents, subsidiaries and all of its respective directors, officers, employees, representatives and agents (the "Released Parties"), from and against any and all liability for any loss, property damage or damage to persons, including, without limitation, death and injury, due in whole or in part, directly or indirectly, arising out of participation in the drawing or use or misuse of any prize. By entering the Vantage West Credit Union Monthly Gift Card Drawing you agree to receive email and telephone communication from Vantage West Credit Union. You can opt-out of receiving email communication at any time by clicking the unsubscribe link.
- 6. Limitations of Liability.** The Sponsor is not responsible for computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Vantage West Credit Union Monthly Gift Card Drawing, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Vantage West Credit Union Monthly Gift Card Drawing, the announcement of the winner, the processing of entries or in any Vantage West Credit Union Monthly Gift Card Drawing -related materials; for stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, the Vantage West Credit Union Monthly Gift Card Drawing is not capable of running as planned, or infection for computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Vantage West Credit Union Monthly Gift Card Drawing, the Sponsor reserves the right to

disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Vantage West Credit Union Monthly Gift Card Drawing and at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Vantage West Credit Union Monthly Gift Card Drawing and to award the prize to the selected winner among all eligible non-suspect entries validly received prior to the action requiring such modification.

- 7. Dispute.** Except where prohibited, participant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Vantage West Credit Union Monthly Gift Card Drawing or any prize awarded shall be resolved individually, without resort to any form of class action; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Vantage West Credit Union Monthly Gift Card Drawing., but in no event attorneys' fees; and (3) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.
- 8. Winners' List.** To obtain a copy of the winners' names or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708.

This promotion is not sponsored, endorsed, administered by, or associated with Mastercard. Vantage West Credit Union Monthly Gift Card Drawing is sponsored by Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708.