Vantage West "We See the Big in You" TV Giveaway Official Rules

Sponsored by Vantage West Credit Union ("Sponsor")

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **PROMOTIONAL PERIOD**

   The promotional period begins on November 13, 2026 at 8:00 a.m. Mountain Standard Time (MST) and ends on November 20, 2026 at 11:59 p.m. MST ("Promotional Period"). Mountain Standard Time governs all aspects of the promotion. The Sponsor's system clock shall be the official timekeeping device for the promotion.

2. **HOW TO PARTICIPATE**

   During the Promotional Period, eligible participants may enter the Vantage West 'We See the Big in You" TV Giveaway by maintaining an active Instagram account, following @VantageWestCreditUnion, liking the giveaway post, and tagging five (5) friends in a comment on the giveaway post. Each comment consisting of five (5) tagged individuals constitutes one (1) entry, and multiple entries are permitted. Participants may also earn one (1) additional entry by sharing the giveaway post to their Instagram story.

   Participants must tag individuals they know personally. Automated, bulk, or repetitive tagging practices are prohibited. The use of automated systems, bots, or multiple accounts to enter is also prohibited. Sponsor reserves the right to disqualify any participant who engages in excessive, suspicious, or non-compliant activity, or whose entry is incomplete, inaccurate, illegible, or otherwise fails to comply with these Official Rules, at Sponsor's sole discretion.

3. **ELIGIBILITY**

   The promotion is open to eligible participants who are legal residents of the United States and eighteen (18) years of age or older at the time of entry. Membership is not required to enter or win the giveaway. Residents of New York, Florida, Rhode Island, Puerto Rico, and U.S. territories are not eligible to participate. Void where prohibited or restricted by law. Subject to all applicable federal, state, and local laws and regulations.

   The following individuals are not eligible to participate or win:

   (a) employees, volunteers, or Board members of Vantage West Credit Union;
   (b) individuals employed by or engaged with companies involved in the development, production, or distribution of promotional materials; and
   (c) immediate family members (defined as mother, father, sister, brother, daughter, son, or spouse) of any such individual, as well as people living in the same household.

4. **DRAWING AND PROCEDURE**

   One (1) winner will be selected in a random drawing conducted by Sponsor within five (5) business days following the end of the Promotional Period. Odds of winning depend on the total number of eligible entries received as of the close of the Promotional Period.

   The winner will be contacted via direct message on Instagram within five (5) business days of being selected. Sponsor is not responsible for failed communications due to incorrect contact information, spam filters, or other technical issues.

   The winner must respond via direct message within seven (7) business days and may be required to provide additional contact information to claim the prize. If the selected winner cannot be contacted, is determined to

be ineligible, or does not respond within seven (7) business days of notification, the prize may be forfeited, and an alternate winner may be selected at Sponsor's discretion. All decisions of the Sponsor 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 DRAWING AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

5. PRIZES

The selected winner will receive a Hisense 85" E6 Cinema Series Hi-QLED 4K UHD Smart Fire TV (retail value $899.99). Odds of winning depend on the number of eligible entries received as of the deadline for the drawing. Prizes may not be transferred or assigned. No prize substitutions or cash equivalents will be permitted except at the Sponsor's sole discretion. All applicable federal, state and local taxes are the winner's responsibility. The entry and winning process is deemed as a game of chance. The winner will be chosen by random drawing. Sponsor will report prize winnings to the Internal Revenue Service as required by law. The prize will be mailed to the mailing address provided during winner verification.

6. GENERAL CONDITIONS OF PARTICIPATION

By participating in the drawing, participants agree to be bound by these Official Rules and the decisions of the Sponsor, which are final, and waive any right to claim ambiguity in these Official Rules. Any violation of these Official Rules may result in disqualification, at Sponsor's sole discretion.

By entering, participants consent to receive email communications from Sponsor related solely to the administration of the promotion, including prize notifications. Participants may opt out of non-administrative communications at any time by using the unsubscribe link provided. Personal information collected will be used in accordance with the Sponsor's Privacy Policy.

Sponsor reserves the right to substitute a prize of equal or greater value if any prize becomes unavailable and to cancel, suspend, or modify the promotion if fraud, technical failures, or other factors beyond Sponsor's reasonable control impair the integrity or proper functioning of the promotion.

7. RELEASE AND LIMITATIONS OF LIABILITY

By participating in this drawing, each entrant irrevocably and unconditionally releases, discharges, indemnifies, and holds harmless the Sponsor and its respective officers, directors, employees, representatives, and agents (collectively "Released Parties") from and against any and all liability, claims, actions, demands, choses in action, costs, expenses, damages, and liabilities (including attorney's fees and costs) that in any way arise out of or relate to the operation of, or participation in this drawing including, without limitation, any claims, damages or liabilities due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, use, misuse, or non-use of any prize, any travel or activity related to any prize or participation in any drawing related activity.

The Released Parties are not responsible for any error, omission, interruption, defect, delay in operation or transmission, communication failure, technical malfunction, human error, or other issue that may occur in connection with the administration of the promotion, the processing of entries, or the selection or notification of the winner, including but not limited to lost, late, misdirected, incomplete, illegible, or inaccurate entries.

If, for any reason, the promotion is not capable of running as planned due to fraud, tampering, unauthorized intervention, technical failures, or any other causes that corrupt or affect the administration, fairness, integrity, or proper conduct of the drawing, Sponsor reserves the right, in its sole discretion, to disqualify any entrant or entry and to cancel, terminate, modify, or suspend the promotion and award the prize from among all eligible, non-suspect entries received prior to such action.

8. **COVENANT NOT TO SUE.**
To the fullest extent permitted by applicable law, participant agrees not to initiate, maintain, or participate in any lawsuit, arbitration, or other proceeding against any Released Party with respect to any claim released under these Official Rules. If any such claim is asserted by or on behalf of participant, this Section may be raised as a complete or partial defense.

9. **CHOICE OF LAW, VENUE AND ARBITRATION**
These Official Rules shall be governed by the laws of the State of Arizona, without giving effect to principles of conflicts of law. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The location of any arbitration proceeding shall be Tucson, Arizona. Each Party shall bear their own attorney's fees and costs.

10. **WAIVER OF JURY TRIAL**

EACH PARTY IRREVOCABLY AND UNCONDITIONALLY WAIVES, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN ANY LEGAL ACTION, PROCEEDING, CAUSE OF ACTION, OR COUNTERCLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT, INCLUDING ANY EXHIBITS, SCHEDULES, AND APPENDICES ATTACHED TO THIS AGREEMENT, OR THE TRANSACTIONS CONTEMPLATED HEREBY. EACH PARTY CERTIFIES AND ACKNOWLEDGES THAT (A) NO REPRESENTATIVE OF THE OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT THE OTHER PARTY WOULD NOT SEEK TO ENFORCE THE FOREGOING WAIVER IN THE EVENT OF A LEGAL ACTION, (B) IT HAS CONSIDERED THE IMPLICATIONS OF THIS WAIVER, (C) IT MAKES THIS WAIVER KNOWINGLY AND VOLUNTARILY, AND (D) IT HAS DECIDED TO ENTER INTO THIS AGREEMENT IN CONSIDERATION OF, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION.

11. **SEVERABILITY**
If any provision of the Official Rules is held invalid, illegal, or unenforceable, the remaining provisions will remain in full force and effect to the fullest extent permitted by law.

12. **WINNERS LIST**
To obtain the winner's name or a copy of these Official Rules, mail a written request with a self-addressed stamped envelope to: Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708. Only one request for Official Rules or Promotion winners per envelope mailed. Requests for a list of winners must be received within thirty (30) days following the end of the Promotional Period.

This promotion is not sponsored, endorsed, administered by, or associated with Instagram or Hisense. By entering, participants release Instagram from any responsibility and agree to Instagram's terms of use.

This Promotion is sponsored by Vantage West Credit Union, PO BOX 15115, Tucson, AZ 85708.

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