



## NUVISION FEDERAL CREDIT UNION OFFICIAL CONTEST RULES – DEPOSIT SWITCH INCENTIVE OFFER

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST.**
2. **MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCE OF WINNING.**
3. **Consumer Disclosure:** All Nuvision Credit Union members who sign up for Deposit Switch and have at least one completed direct deposit transaction through the Credit Union's online solution within the Contest Period will be entered into the contest. The first 100 members who successfully complete the direct deposit sign up process, complete at least one direct deposit transaction, and meet the eligibility criteria will be selected as winners.
4. **Prize:** The Prizes will be awarded to the first 100 members who meet the eligibility criteria and successfully complete the Deposit Switch sign up process and have at least one completed direct deposit transaction through Deposit Switch. For each member selected as a winner, the Credit Union will deposit \$50 to the member's primary savings account within 30 days after the contest period has closed. Since this contest is for new direct deposits transferred through Deposit Switch, only one prize per member relationship will be awarded. Prizes that are not claimed during the redemption period become property of the Credit Union and may be used in a future Contests.
5. **Sponsor:** Nuvision Federal Credit Union (the "Credit Union") is the sponsor of the Contest. The Credit Union's business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.
6. **Contest Period:** The Contest begins October 2, 2023, and ends November 15, 2023 ("Contest Period").
7. **Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Contest. To qualify for the Contest, all entrants must be: (1) at least 18 years of age; (2) a member in good standing; and a legal resident of the fifty (50) United States or the District of Colombia ("DC"). Only new Deposit Switch accounts qualify as an entry; any accounts opened prior to October 2, 2023, will not qualify as an entry. By entering this Contest, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union which are final with respect to all matters relating to the Contest. Contest is void where prohibited by law.
8. **How to Enter:** At the start of the Contest Period, the Sponsor will send an invitation via email to existing Nuvision members with an email address on file. To enter, access the Credit Union's online banking and sign up for Deposit Switch or you may visit a Nuvision branch and have a representative complete the sign up process. All new Deposit Switch accounts opened with at least one completed direct deposit transaction through Deposit Switch will qualify as a contest entry. Deposits must be funds from another financial institution.

If for any reason the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Contest, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Contest. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Contest if it determines that said entrant is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair practices or intending to abuse, threaten or harass other entrants.



9. **Winner Selection:** During the Contest Period, all Deposit Switch accounts with a successful direct deposit transaction will be reviewed for eligibility. For the first 100 members, the prize will be posted to the Nuvision primary savings account. Winners will be notified via email, using the email address on the member record with the Credit Union. Sponsor shall have no liability for winner's failure to receive notices due to winner's spam, junk mail, or other security settings or for changes the winner has made to his/her email contact information.

The receipt by the winner of the prize offered in this Contest is conditioned upon compliance with all federal and state laws and regulations. Any violation of these official rules by the winner, as determined by and at the sole discretion of the Sponsor, will result in the immediate disqualification of the winner and all privileges as the winner will be terminated immediately.

10. **Privacy:** Information submitted with an entry is subject to Nuvision Credit Union's Privacy Notice. To review our Privacy Notice, please visit us at <https://www.nuvisionfederal.com/disclosures>.
11. **Limitation of Liability:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Contest. The Credit Union is not responsible if the check cannot be redeemed by the winner for any reason beyond the Credit Union's control, including but not limited to: (1) act of God (including, but not limited to, fires, explosions, earthquakes, drought, inclement weather, tidal waves, and floods); (2) war, hostilities (whether war be declared or not), invasion, act of foreign enemies, mobilization or embargo; (3) riot, commotion, strikes, lock outs or disorder; or (4) acts or threats of terrorism. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Contest or the acceptance, use, misuse, or possession of any prize received in this Contest. The Credit Union and each of its officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, use, misuse, or possession of any prize awarded or participation in this Contest. The Credit Union 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 Contest. Prizes cannot be substituted, assigned, or transferred by winners. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and redemption of a prize.
12. **Tax Issues:** The Credit Union 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 prizes.
13. **Publicity Authorization:** Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
14. **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 the Credit Union in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.