

NUVISION FEDERAL CREDIT UNION

2024 ADDED ADVANTAGE HOLIDAY GIVEAWAY OFFICIAL RULES

1. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS GIVEAWAY.

2. EACH ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.

3. Privacy: Information submitted with an entry is subject to Nuvision Credit Union's Privacy Policy. To review our Privacy Notice, please visit us at www.nuvisionfederal.com/disclosures.

4. Consumer Disclosure: Odds of winning are based upon the number of eligible entries. For example, if 1000 eligible entries are received during the Giveaway period before the deadline for entry, the odds of winning are 1:1000.

5. Prize: The announcements for the first three weeks prize(s) will be made on November 27th, December 4th, and December 11th, each consisting of one cash prize of \$1,000, one cash prize of \$500, and one cash prize of \$250. The announcement for the fourth week prize(s) will be made on December 18th for one grand prize of \$3,000. The drawings for the prize(s) will be held up to 9 days prior to the announcements. The winner(s) need not be present and will be notified by phone on the same day of the drawing. Name of winners will be available on our social media platforms (<https://www.facebook.com/NuvisionFCU/>, <http://www.x.com/nuvisionfcu>, <https://www.youtube.com/@Nuvisionfederal> and on <http://www.instagram.com/nuvisioncreditunion>) after they have accepted their prize.

Prize(s) must be accepted by the winner(s). Accepted prizes must be collected within 30 days of the drawing date by visiting the Credit Union's Edinger Branch location or nearest branch if out of state. Sponsor will make reasonable efforts to provide alternate arrangements for the winner to collect his/her prize as needed, and upon winner's request. Three (3) winners will be awarded a \$1,000 check, Three (3) winners will be awarded a \$500 check, Three (3) winners will be awarded a \$250 check and one (1) winner will be awarded a \$3,000 check. Members must have opted-in to Added Advantage program and this Giveaway. Entrants who have not enrolled in Added Advantage program prior to entering the Giveaway will automatically be enrolled in the program. For all prizes, members who have opted-in to Added Advantage program and follow Nuvision on social media at the time the winner is selected will have their prize money doubled. Prizes that are not claimed during the redemption period become property of the Credit Union and may be used in a future Giveaway.

6. Sponsor: Nuvision Federal Credit Union (the “Credit Union”) is the sponsor of the Giveaway. The Credit Union’s business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.

7. Giveaway Period: Giveaway begins Monday, November 4, 2024, and ends Monday, December 9, 2024 (“Giveaway Period”).

8. Eligibility: Credit Union contractors, former and current employees, officials, and members of their immediate families are not eligible to participate in the Giveaway. To qualify for the Giveaway, all entrants must be: (1) at least 18 years of age; (2) a member in good standing; and (3) enrolled in the Added Advantage loyalty program. Previously selected winners are ineligible for remainder of the Giveaway Period. By entering this Giveaway, 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 Giveaway. Giveaway void where prohibited by law.

9. How to Enter: There are five methods of entry. Eligible entrants may only enter the Giveaway once using one of the following methods.

- a. **Email Entry:** Enter by completing and submitting the registration form provided in the email about the Giveaway sent by the sponsor.
- b. **Website Entry:** Enter by completing and submitting the registration form on the Giveaway website – <https://nuvisionfederal.com/holidaygiveaway/>
- c. **Phone Entry:** Please call 888.324.3797 to be entered.
- d. **In Person Entry:** Please visit one of our branch locations to be entered. For times and accessibility restrictions, visit <https://nuvisionfederal.com/locations>.
- e. **Mail-In Entry:** All other eligible persons may enter by legibly printing their name, address (including zip code), telephone number (including area code), and e-mail address (optional) on a 3" x 5" card and submitting it by mailing it in a #10 stamped envelope to: Nuvision Federal Credit Union, “The Added Advantage Holiday Giveaway” 7812 Edinger Avenue, Huntington Beach, California 92647 Attention: Marketing Department. Limit one mailed-in entry per person. If a write-in entry form or card is drawn, but judges, in their sole discretion, are unable to determine the winner because of illegible writing, that entry form or card will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be received before each drawing date. Proof of mailing does not constitute proof of delivery. The Credit Union is not responsible for lost, late, stolen, incomplete, inaccurate, undelivered, delayed, misdirected, damaged, postage-due, or illegible

entries or mail. Once submitted, entries become the sole property of the Credit Union and will not be acknowledged or returned.

If for any reason the Giveaway 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 Giveaway, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Giveaway. 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 Giveaway if it determines that said entrant is attempting to undermine the legitimate operation of the Giveaway by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

10. Limitation of Liability: The Credit Union is not responsible for any loss or damage which may occur in connection with the Giveaway. 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 Giveaway or the acceptance, use, misuse, or possession of any prize received in this Giveaway. 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 Giveaway.

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 Giveaway. Prize(s) cannot be substituted, converted to cash, 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 Giveaway and redemption of a prize.

11. 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 any taxes

associated with the prize. Nuvision Credit Union will provide an IRS Form 1099 to each winner.

12. 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.

13. 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 Giveaway, 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.