

NUVISION FEDERAL CREDIT UNION

INTERNATIONAL CREDIT UNION DAY 2024 GIVEAWAY

OFFICIAL RULES

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS GIVEAWAY.**
2. **EACH GIVEAWAY 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 Federal Credit Union's Privacy Policy. To review our Privacy Notice, please [click here](#).
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries.
5. **Prize:** The drawing for the Prize(s) will be held on October 25, 2024. Ten (10) randomly selected winners will receive a prize of \$20 Amazon gift cards. The winner(s) need not be present and will be notified via Instagram or Facebook direct message on the same day of the drawing. Prize(s) will be sent to the winners via email by October 31, 2024. Members must have a valid Instagram or Facebook account and follow us prior to the drawing.

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 begin October 17, 2024 and ends October 25, 2024 ("Giveaway Period").
8. **Eligibility:** Credit Union 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 a legal resident of the fifty (50) United States or the District of Columbia ("DC"). 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 void where prohibited by law.
9. **How to Enter:** At the start of the Giveaway period, members must follow Nuvision's Instagram or Facebook social media account, like and write in the comments section for Nuvision's #ICUDay2024 Giveaway Post about why they love being part of Nuvision. Members that fulfill the request will have their Instagram and Facebook name entered into a random selector. Limit one entry per person.
10. 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.

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 all tax consequences (if any) of the prizes.
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.
14. **ARBITRATION AND WAIVER OF CLASS ACTION** -You and the Credit Union agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the Credit Union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the Credit Union (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration