



NUVISION FEDERAL CREDIT UNION

2023 ADDED ADVANTAGE SUMMER SWEEPSTAKES

OFFICIAL RULES

- 1. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**
- 2. EACH SWEEPSTAKES 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.
- 5. Prize:** The drawing for the Prize(s) will be held on every Tuesday and Thursday from Tuesday, June 6, 2023 until Thursday, June 29, 2023 for \$500 and one drawing for \$3,000 will be held on Friday June 30, 2023. 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/>, <https://twitter.com/nuvisionfcu>, and on Instagram) after they have accepted their prize. Prize(s) must be accepted by the winner(s), by contacting the Credit Union via phone, email, or in person at a branch by end of business day on the day of the drawing. 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. Eight (8) winners will be awarded a \$500 check and one (1) winner will be awarded a \$3,000 check. Members who also follow Nuvision on Instagram will have their prize money doubled. Members must have a valid Instagram and follow us prior to each drawing. Members who also participate in the giveaway's Refer a Friend incentive for Instagram are also eligible to receive an additional monetary prize. Prizes that are not claimed during the redemption period become property of the Credit Union and may be used in a future Sweepstakes.

6. **The Refer a Friend Incentive:** This a separate incentive that will allow up to five (5) non-members to win cash prizes to qualify.
 - a. **HOW IT WORKS:** There will be a post on Instagram **@nuvisioncreditunion** highlighting the Refer a Friend Incentive. Followers of the Nuvision Instagram can tag a friend/family member to enter (example: one username can tag up to five people therefore having five chances of winning at random).
 - b. Members can also opt in their friends on the landing page with the friend's name/email address on the registration form. They need a member to opt in and have a friend to have the chance to opt in to qualify to win.
 - c. The incentive will run from **Monday, June 6th - Thursday, June 30th** in tandem with the Summer Cash Giveaway.
 - d. If the member tagged in the incentive is enrolled in the Added Advantage Giveaway **AND** is selected as a winner, then both the entrant and the friend tagged in the Instagram post will win a cash prize.

7. **Sponsor:** Nuvision Federal Credit Union (the "Credit Union") is the sponsor of the Sweepstakes. The Credit Union's business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.

8. **Sweepstakes Period:** Sweepstakes begin Monday, May 15, 2023 and ends Thursday, June 30, 2023 ("Sweepstakes Period").

9. **Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, 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. By entering this Sweepstakes, 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 Sweepstakes. Sweepstakes void where prohibited by law.

10. **How to Enter:** There are two methods of entry. Eligible entrants may only enter the Sweepstakes once using one of the following methods.
 - a. **Phone or In Person Entry:** Please visit one of our branch locations or call 888.324.3797 to be entered. For times and accessibility restrictions, visit <https://nuvisionfederal.com/locations>.
 - b. **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 Summer Sweepstakes" 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 by Thursday 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 Sweepstakes 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 Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. 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 Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

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

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 Sweepstakes. 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 Sweepstakes 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 Sweepstakes, 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.
15. **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 and Waiver of Class Action provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any Credit Union branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal,

state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf.

- a. **Selection of Arbitrator.** The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.
- b. **Effective Date.** This Arbitration Agreement is effective upon the 61st day after we provide it to you ("Effective Date"), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below.
- c. **Arbitration Proceedings.** The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The Credit Union shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. However, if the Credit Union prevails, then you will not be required to pay its attorneys' fees and costs.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

- d. **Class Action Waiver.** ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.
- e. **Severability.** In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this

Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

Right to Opt-Out. You have the right to opt-out of this Arbitration Agreement provided you notify the Credit Union of your intent to do so within 60 days after it is provided to you. Your opt-out is only effective if you notify the Credit Union in writing at Attention Payment and Deposit Services 7812 Edinger Ave. Huntington Beach, CA 92647 within such 60 day time period. If you fail to opt-out within this 60-day time period, you will be deemed to have consented to the resolution of your Claims through binding arbitration. In the event you opt-out, it shall not affect other terms and conditions of your Agreement or your relationship with the Credit Union.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.