

International Credit Union Day Social Media Trivia Official Contest Rules

CONTEST PERIOD: Contest begins on October 15, 2020 at 12:00am PDT and ends October 16, 2020 at 12:00am PDT.

ELIGIBILITY: No purchase is necessary to win. Cutting Edge Federal Credit Union (CEFCU, or henceforth the "Credit Union") Board of Directors, Supervisory Committee Members, and Employees and their immediate family members are not eligible to win. Individuals are eligible to win one (1) prize per contest.

TO ENTER: Any entry may be submitted by commenting on the International Credit Union Day Facebook posts located on the official CEFCU Facebook page, located at www.facebook.com/cuttingedgefcu. The first to comment with the correct answer to the trivia question will be selected as the one winner per trivia question, for a total of five winners for this contest. Entry is only valid on October 15, 2020. To enter without purchase or obligation: print your name, address, city, state, zip code, and phone number on a 3"x5" card and the words "Cutting Edge Federal Credit ICU Day Contest."

Mail it to:

Cutting Edge Federal Credit Union

P.O. Box 22192

Milwaukie, OR 97269

Entries must be postmarked no later than the 15th day of October to be considered.

PRIZE INFORMATION: Five (5) winners will be selected to win among all qualified entries submitted during the contest period. Winner selection will be determined within one (1) business day at the end of the contest period. Individuals need not be present to win. The odds of winning Prize depend on the total number of qualified entries submitted. Cutting Edge Federal Credit Union will notify the prizewinner

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personally by either telephone, email, or Facebook Messenger using the contact information supplied. It shall be the responsibility of entrants to provide contact information within their Facebook Account in order to be eligible to collect the prize. Entrants may be asked to provide proof of eligibility to enter.

No transfer or substitution of prizes is permitted. All federal, state, and local taxes, if any, are the sole responsibility of the winner. Prize may be subject to Internal Revenue Service Form 1099 reporting. Winner must claim his or her prize within seven (7) business days of being notified by Cutting Edge Federal Credit Union or entrant will be deemed to have forfeited his/her prize. Should a prize be forfeited, an alternate winner will be chosen from the remaining eligible entrants in a separate random drawing conducted by Cutting Edge Federal Credit Union.

CONTEST PRIZE: Five (5) winners will be selected from the entries submitted at on the CECFU Facebook page. The prizewinners will each receive a twenty dollar (\$20.00) Visa® gift card. Retail value of gift card is \$20.00. Taxes, insurance, and all other expenses associated with acceptance and use of the prize not stated herein is the sole responsibility of the prizewinner. All prize details are at CECFU's sole discretion.

CONSENT AND RELEASE: By entering the Contest, each entrant releases and discharges CECFU, and any other party associated with the development for administration of this Promotion, their parent, subsidiary, and affiliated entities, and each of their respective officers, directors, members, shareholders, employees, independent contractors, agents, representatives, transferees, and assigns (collectively, "Sponsor Entities") from any and all liability whatsoever in connection with this Promotion, including without limitation legal claims; costs; injuries; losses or damages; and demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light) (collectively, "Claims"). Except where prohibited: (i) acceptance of a prize constitutes the consent of any winner, without further compensation, to use the name and likeness of such winner for editorial, advertising and publicity purposes by CECFU; (ii) acceptance of a prize constitutes a release by any winner of the Sponsor Entities of any and all Claims in

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connection with the administration of this Promotion and the use, misuse, or possession of any prize; and (iii) potential winner may be required an affidavit of eligibility (including social security number) and a liability and/or publicity release. Affidavits and releases must be returned within ten (10) days from the date that CEFCU first tries to notify the potential winner. If winner is deemed to be a minor under the jurisdiction of his/her residence, the prize will be awarded in the name of the minor's parent or legal guardian who must execute the necessary affidavit and release.

FACEBOOK: This contest is in no way sponsored, endorsed or administered by, or associated with, Facebook or Visa®.

THIS PROMOTION IS VOID WHERE PROHIBITED BY LAW.