

2022 Youth Month Coloring Contest Official Rules

PROMOTION PERIOD: Promotion begins on April 1, 2022 at 12:00am PDT and ends April 22, 2022 at 5:00pm 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: Youth Members up to the age of 17 may color an official Youth Month coloring sheet and submit to the credit union during the promotion period to be eligible to win. Coloring sheet submissions can be made in the following ways:

- 1) Coloring sheet may be submitted at a branch location, given to an employee of the Credit Union.
- 2) Photos of the coloring sheet may be submitted to our Cutting Edge Credit Union Facebook account at <https://www.facebook.com/cuttingedgefcu> via direct message.
- 3) Coloring sheet submissions may be mailed to the Credit Union at:

Cutting Edge Federal Credit Union
P.O. Box 22192
Milwaukie, OR 97269

Entries by mail must be received by April 22, 2022 at 5:00pm PDT to be eligible for the contest.

CONTEST INFORMATION: One winner will be selected from all eligible coloring sheet submissions by vote of Facebook users. The individual photo of the coloring sheet with the most "like" and "love" reactions on the official Coloring Contest Facebook post at <https://www.facebook.com/cuttingedgefcu> by 12:00pm PDT on Friday, April 29 will be awarded the contest prize. Winner need not be present to win. Winner is not obligated to accept the prize. If winner refuses to accept the prize, the individual photo of the coloring sheet with the second most "like" and "love" reactions will be awarded the contest prize. Odds of winning depend on the number

of entries received. Prize is non-transferable and no prize substitutions or exchanges will be allowed except at the sole discretion of the Credit Union. Prizewinner is responsible for any federal, state, and local tax liability.

CONTEST PRIZE: Winner will be awarded a \$25 deposit into their Cutting Edge Federal Credit Union Youth Account. Value of the prize is \$25. 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 CEFCU's sole discretion.

CONSENT AND RELEASE: By entering the Promotion, each entrant releases and discharges CEFCU, and any other party associated with the development or 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 CEFCU; (ii) acceptance of a prize constitutes a release by any winner of the Sponsor Entities of any and all Claims in connection with the administration of this Promotion and the use, misuse, or possession of any prize; and (iii) potential winner may be required to submit 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.