



Monthly Drawing Official Contest Rules

PROMOTION PERIOD: Promotion begins on October 1, 2022 at 12:00am PDT and ends September 30, 2023 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.

TO ENTER: New members who open an account during the Promotion Period will be automatically entered. Current CEFCU members who refer a new member who opens an account at the Credit Union with a referral coupon or through the referral form on the Credit Union's website will be automatically entered to win. Members are also automatically entered by applying for and obtaining any CEFCU loan product, including a Visa® Credit Card and/or by refinancing a loan from another financial institution with CEFCU. 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 Union Monthly Drawing 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 each month to be entered into the monthly drawing.

DRAWING INFORMATION: Winner selection will be conducted by random drawing at each Credit Union branch location on or around the 6th day of each month during Promotion Period; winner will be notified by phone, email, or mail. Winner need not be present to win. Winner is not obligated to accept the prize. If winner refuses to accept the prize, a new winner will be drawn at random. 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: A winner at each Credit Union branch location will be selected from the entries submitted at each CEFCU branch. The prizewinner at each branch location will receive a twenty-five dollar (\$25.00) Visa® gift card. Retail value of gift card is \$25.00. 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 CEFCU's sole discretion. The credit union will also make a twenty-five dollar (\$25.00) donation to Credit Unions For Kids (CU4Kids), a (501)(c)(3) organization, on behalf of the prizewinner. Prizewinner will not be responsible for taxes, insurance, or any other expenses associated with the CU4Kids donation.

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 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.