



2023 70th Birthday Monthly Drawing Official Contest Rules

PROMOTION PERIOD: Promotion begins on February 1, 2023 at 12:00am PST and ends December 14, 2023 at 11:59pm 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: Credit Union members who fill out the official entry form on the Credit Union's website may earn one entry into the prize drawing per month during the contest period. Entries must be received by the fourteenth (14th) day of each month to be eligible for the current month's drawing. Entries received on the fifteenth (15th) day or later will be eligible for the follow month's drawing.

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's 2023 70th Birthday Monthly Drawing Official Contest Entry.*"

Mail it to:

Cutting Edge Federal Credit Union

P.O. Box 22192

Milwaukie, OR 97269

Entries must be postmarked no later than the twelfth (12th) day of each month during the contest period to be entered into the drawing in this manner.

DRAWING INFORMATION: Winner selection will be conducted by random drawing on or around the fifteenth (15th) day of each month during the contest period; winners will be notified by the phone or email address on file with the Credit Union. Winners need not be present to win. Winners are 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: Monthly prizewinners will each receive \$70.00 cash. In the event that the prizewinner cannot accept their prize at a branch location, the Credit Union will mail a \$70.00 Visa® gift card in lieu of cash. Retail value of the monthly prize is \$70.00. 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.

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.