

Alta Vista Credit Union

“75th Anniversary Holiday Signature Loan Sweepstakes”

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. PURCHASE DOES NOT IMPROVE CHANCES OF WINNING. THE FOLLOWING SWEEPSTAKES IS OPEN TO LEGAL RESIDENTS OF THE U.S. ONLY, WHO MEET THE ELIGIBILITY REQUIREMENTS (AS DEFINED IN THE RULES BELOW). VOID ELSEWHERE AND WHEREVER PROHIBITED.

Odds: Winner selected by random drawing. Odds of being selected as the winner depend on number of entries.

Promotion Period: Sweepstakes registration **ends 12/31/2018**. The Quarterly Grand Prize will be awarded by 01/31/19.

The sweepstakes is subject to all applicable federal, state and local laws and regulations and is void where prohibited.

Who May Enter: The sweepstakes is open to legal residents of San Bernardino County, California or Riverside County, California, or those who are otherwise eligible for membership with Alta Vista Credit Union, and who are age 18 or older as of date of entry, with a valid driver’s license or state issued identification. The following are not eligible to enter:

- Employees, officers, and directors of Alta Vista Credit Union (“Sponsor”), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, “Released Parties”) and the members of the immediate families or households of any of the above, whether or not related. “Immediate family members” includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grand children (including step grandchildren) and each of their respective spouses.

How to Enter

- Consumers will automatically receive one (1) entry to win when they financed a new Alta Vista Signature Loan (min. \$1,000.00 – max. \$15,000).
- All other persons may enter by completing a write-in entry form. Legibly hand print name, address (including zip code), telephone number (including area code), and e-mail address (optional) on a 3" x 5" card and by sending it in a #10 stamped envelope to:

Alta Vista Credit Union
“75th Anniversary Sweepstakes”
1425 W. Lugonia Avenue
Redlands, CA 92374

If a write-in entry form or card is drawn, but judges 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 12/31/2018. Proof of mailing does not constitute proof of delivery. The Credit Union is not responsible for lost, late, incomplete, 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.

Participating locations:

Alta Vista Credit Union
1425 W. Lugonia Avenue
Redlands, CA 92374

Alta Vista Credit Union
2025 N. Riverside Avenue
Rialto, CA 92377

All mailed entries must be handwritten. Released Parties are not responsible for entries that are lost, late, misdirected, illegible, incomplete, inaccurate, damaged, lost or for entries submitted in a manner that is not expressly allowed under these rules. All such entries will be automatically void. All entries received become the property of the Sponsor and will not be returned. Difficulties with phone lines or getting to locations to enter the Sweepstakes are not the responsibility of Sponsor.

Winner Selection:

A random drawing will be held to select a winner for the Quarterly Grand Prize. Winner will be notified by phone no later than 01/31/2019. Any selected entrant that cannot be reached within 24 hours, to confirm he/she has been selected as a winner, after an initial phone call to the number listed on his/her account or entry, or who does not meet the eligibility requirements, or who is unable or unwilling to attend and participate in the presentation event will be disqualified. An alternate winner will then be randomly selected and notified per the procedures outlined above, time permitting.

Maximum of one winner. Only the eligible winner as selected and notified by Sponsor will be eligible to participate in the presentation event. All other entrants are ineligible. No one may qualify or participate on behalf of another individual. Decisions of the Sweepstakes Administrator in the selection and designation of winner and all matters relating to this Sweepstakes are final.

The selected Finalist must be present at the date, time and location as specified by Sponsor to participate in the award presentation event by 01/31/2019. Sponsor reserves the right to change the scheduled event date, time or location in its sole discretion. Selected winner will be notified of any changes at the time of his/her notification. Failure to appear at the designated date, time and location will disqualify that winner, and no further opportunities to participate or prize compensation will be awarded. Difficulties with getting to locations participating in the Sweepstakes are not the responsibility of Sponsor.

Prize Awards & Delivery:

Quarterly Grand Prize: One (1) winner will be eligible to claim the Quarterly Grand Prize, subject to approval and verification of compliance with these Official Rules. The Quarterly Grand Prize for this Sweepstakes is \$250. Quarterly Grand Prize winner must accept delivery of prize from Sponsor, or as otherwise instructed by Sponsor. All other costs related to prize delivery and acceptance is the responsibility of winner including but not limited to federal, state and local taxes. All properly claimed prizes will be awarded. Prizes are non-transferable and no cash redemption or prize substitution allowed.

Total Approximate Value of the Quarterly Grand Prize: \$250.

Additional Rules & Restrictions: By participating in this Sweepstakes, entrants agree to abide by and be bound by the Official Rules and the decisions of the Sweepstakes Administrator, which shall be final in all matters relating to this Sweepstakes. In the event an entrant wins a prize, and is later found to be in violation of these rules he/she will be required to forfeit the prize or to reimburse Sponsor for the stated value of the prize if such violation is discovered after winner has used the prize. Participation in the

Sweepstakes constitutes permission for the Sponsor and its agencies to use winners' names and/or likenesses for purposes of advertising and trade in any media worldwide without limitation or further compensation unless prohibited by law. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize.

Sponsor and Sweepstakes Administrator are not responsible for any typographical or other error in the printing or advertising of the offer, administration or execution of the Sweepstakes, or in the announcement of the prize/prize winner. By accepting a prize, the winner agrees to hold Sponsor, and released parties (collectively "Releases"), from any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this Sweepstakes, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities and to assume all liability in connection therewith.

Releases shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Releases' sole control.

IN CASE OF DISPUTES: By participating, each entrant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the State of California; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with this Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of California or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of California.

Winner Information: For a copy of these Official Rules or the winner's name, send a self-addressed, stamped envelope to:

Alta Vista Credit Union
"75th Anniversary Holiday Signature Loan Sweepstakes"
1425 W Lugonia Avenue
Redlands, CA 92374

Requests must be received by **01/31/2019**. PLEASE SPECIFY which you are requesting.

Sweepstakes Sponsor: This Sweepstakes is sponsored and administered by Alta Vista Credit Union.