

**Ent Credit Union
Win \$20K Sweepstakes
Official Rules**

1. **No purchase from Ent is necessary to enter the sweepstakes.** Each sweepstakes entry will have an equal chance of winning.
2. **Sponsor:** Ent Credit Union (“Credit Union”) is the sponsor of the sweepstakes. The Credit Union’s business address is 7250 Campus Drive, Colorado Springs, CO 80920.
3. **Sweepstakes Period:** Sweepstakes begins at 12:00 a.m. MT on April 1, 2019 and ends on April 30, 2019 at 11:59 p.m. MT (“Sweepstakes Period”).
4. **Eligibility:** Credit Union employees, officials and members of their immediate families are not eligible to participate in the sweepstakes. To qualify for the “Win \$20K” Sweepstakes, entrants must be a member of the Credit Union and have an account in good standing. In order to enter, an eligible member receives one entry per account for each debit card transaction (i.e. point-of-sale, online purchase and bill payment) made with a consumer, business, HSA or corporate Ent Visa® Debit Card initiated during the Sweepstakes Period and posted by 5:00 p.m. MT May 1, 2019. Members who make 10-19 transactions will be entered into the \$5,000 sweepstakes drawings. Members who make 20-29 transactions will be entered into the \$10,000 sweepstakes drawings, as well as the \$5,000 sweepstakes drawing. Members who make 30 or more transactions will be entered into the grand prize sweepstakes drawing of \$20,000, as well as the \$10,000 and \$5,000 sweepstakes drawings. **ATM transactions are not eligible.**

Eligible members without an Ent Visa® Debit Card may also enter the sweepstakes by submitting the Credit Union’s Official Alternate Entry Form. **Alternate entry forms are limited to one per member per week** and will be entered into the \$5,000 sweepstakes. Alternate entry forms may be submitted by mail to Ent Credit Union, Attention: Marketing Department, P.O Box 15819, Colorado Springs, Colorado 80935 or in person at any Ent Service Center during the Sweepstakes Period. Primary members under the age of 13 must have their alternate entry form signed by a legal guardian. Only official Credit Union entry forms will be accepted. You may obtain an entry form at any Ent Service Center or per the instructions at the end of this document. Each entry form must be individually completed by hand and received by the Credit Union by mail or hand delivery before the end of the Sweepstakes Period. No copies or mechanical reproductions will be accepted. If an alternate entry form is drawn, but Credit Union officials are unable to determine the potential winner because of illegible writing, that entry form will be disqualified.

Once submitted, entries become the sole property of the Credit Union and will not be acknowledged or returned. By entering the sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes void where prohibited by law. The Credit Union’s decisions will be final and binding on all matters relating to this sweepstakes.

5. **Prize Drawing and Notification:** Seven (7) winners will be selected from among all eligible entries received during the Sweepstakes Period. The drawings will be conducted under the sole direction of the Credit Union. Odds of winning are based upon the number of entries received. Based on the Credit Union's estimate, the odds of winning are 1 in 1,130,000. In the event a winning contestant declines their prize or fails to maintain an account in good standing at the time of the awarding of their prize, a runner-up winner will be selected from all eligible entries and granted the prize. **A member can only win once.**

Potential winners will be notified by telephone, email or mail approximately two (2) business days after being selected.

6. **Liability/General Rules:** The Credit Union is not responsible for any loss that may occur in connection with the sweepstakes. Entrants agree to hold the Credit Union and each of its officers, directors, employees, members, representatives and agents harmless from any liability arising from the participation in the sweepstakes or the acceptance, receipt, possession or misuse of the prize. The Credit Union and each of its officers, directors, employees, members, representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of the entrants and/or winners arising from, or in connection with, acceptance, receipt, possession or use/misuse of prizes awarded or participation in the sweepstakes. The Credit Union is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the sweepstakes. Prizes cannot be substituted, assigned or transferred by winners. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the sweepstakes and redemption of the prizes.
7. **Collection of Award:** One (1) member will be awarded \$20,000. Two (2) members will be awarded \$10,000 each. Four (4) members will be awarded \$5,000 each. The winners will be selected randomly on or before May 6, 2019. Winners, or, in the case of minors under the age of 18, the parents or guardians of winners, will be required to sign an Affidavit of Liability and Publicity Release prior to distribution of the award. Amounts will be deposited into the winning members' Ent Savings Accounts within five (5) business days of signing the Affidavit. All prizes will be awarded by May 17, 2019.
8. **Tax Issues:** The Credit Union will report all prize winnings to the appropriate agencies as required by applicable law. The winners, including minors under the age of 18, are solely responsible for all local, state or federal taxes and will be required to furnish a taxpayer identification number prior to being awarded any prize.
9. **Publicity Authorization:** The winners agree to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials without additional compensation or permission, except where prohibited by law.
10. **Arbitration:** Except where prohibited by law, as a condition of participating in this sweepstakes, entrants agree that (1) any and all disputes and causes of action arising out of or connected with this sweepstakes or any prizes awarded, shall be resolved by arbitration under the rules of the American Arbitration Association ("AAA") and shall be held in Colorado

Springs, Colorado; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrants' actual out-of-pocket expenses (i.e., cost associated with entering this sweepstakes), and entrants further waive all rights to have damages multiplied or increased.

- 11. Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Colorado, USA, without regard to choice of law rules.

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**Win \$20K Sweepstakes
Official Alternate Entry Form**

Please enter me in Ent's Win \$20K Sweepstakes.

Print Name

Address

Account number

Phone Number

E-mail Address

Today's Date

Ent's Win \$20K Sweepstakes Summary of Official Rules. No purchase from Ent is necessary to enter. Odds of winning are based upon the number of entries. Based upon Ent's estimate, the odds of winning are 1 in 1,130,000. Credit Union employees, officials and members of their immediate families are not eligible to participate in the Win \$20K Sweepstakes. **Alternate entry forms are limited to one per member per week** and will be entered into the \$5,000 sweepstakes. Alternate entry forms may be submitted by mail to Ent Credit Union, Attention: Marketing Department, P.O Box 15819, Colorado Springs, Colorado 80935 or in person at any Ent Service Center during the Sweepstakes Period. Entries will be accepted April 1, 2019 through April 30, 2019 during regular business hours. Each entry form must be individually completed by hand and must be received by the Credit Union by close of business. Primary members under the age of 13 must have their alternate entry form signed by a legal guardian. If an alternate entry form is drawn, but judges are unable to determine the potential winner because of illegible writing, that entry form will be disqualified. No copies or mechanical reproductions accepted. Once submitted, entries become the sole property of the credit union and will not be acknowledged or returned. Not valid where prohibited by law.

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