

**Ent Credit Union**  
**May 2019 Youth Deposit Challenge**  
**Official Sweepstakes Rules**

1. In May 2019, one daily deposit of at least \$25 to a Star Savers or Galaxy Savings Account will have an equal chance of winning. The more daily deposits made during the challenge period, the more chances there are for the member to win. Qualifying deposits are limited to one per day. With 31 days in May, each member has a maximum of 31 daily deposit entries in this sweepstakes. No purchase from Ent is necessary to enter the sweepstakes.
2. Sponsor: Ent Credit Union (Ent) 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 on Wednesday, May 1, 2019 at 12:01 a.m. Mountain Time and ends on Friday, May 31, 2019 at 11:59 p.m. Mountain Time.
4. Eligibility:
  - a. An Ent Star Savers or Galaxy Savings Account must be open and in good standing to enter the sweepstakes.
  - b. Credit union employees, officials and members of their immediate families are not eligible.
  - c. No alternate entries will be accepted.
  - d. By entering this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.
  - e. Sweepstakes void where prohibited by law.
  - f. The maximum age for entry is 17.
  - g. No purchase from Ent is necessary to enter the sweepstakes.
5. Sweepstakes Winner: One winner will win: \$1,000 cash deposited into their primary savings account , 4-pack of 2019 Elitch Gardens Theme & Water Park Season Passes and dining passes.
6. The Winner will be randomly chosen no later than June 10, 2019, from the list of deposit entries made during the sweepstakes period. Winner will be contacted via email or telephone within seven (7) business days of selection. Please see the "Consumer Disclosure" section below for information regarding your odds of winning.
7. Liability/General Rules: The credit union is not responsible for any loss that may occur in connection with the sweepstakes. Entrant agrees to hold the credit union harmless from any liability arising from the participation in the sweepstakes or the acceptance, receipt, possession or misuse of the prize(s). The credit union and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of the entrants and/or Winner 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 Winner. The credit union reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The credit union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the sweepstakes and redemption of prize.
8. Collection of Awards: Prize Winner must pick up their prize from 7250 Campus Drive, Colorado Springs, Colorado 80920. Winner must collect their prize by July 10, 2019, or the prize will be forfeited and another winner will be selected.
9. Tax Issues: The credit union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax consequences (if any) of the prizes and will be required to furnish a taxpayer identification number prior to claiming any prize.

10. **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. Each entrant authorizes Ent Credit Union to use any entry at the credit union's sole discretion for future advertisement or publication purposes and relinquishes all rights to any future compensation or remuneration based on such use.
11. **Arbitration:** Except where prohibited by law, as a condition of participating in this sweepstakes, entrant agrees 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 individually, without resorting to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (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 entrant be permitted to obtain awards for damages and entrant and parent of entrant if under the age of 17, hereby waives 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 entrant further waives all rights to have damages multiplied or increased.
12. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant 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.
13. **Consumer Disclosure:** Odds of winning are based upon the number of entries. Based upon the credit union's estimate of 10,000 entries, the odds of winning are 1 in 1,667.

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