

Ent Credit Union

Supporting Our Teachers Give Campaign

Official Rules

1. **No purchase is necessary to enter or win the** Supporting Our Teachers Give Campaign
2. **Each sweepstakes entry will have an equal chance of winning. One entry per person.**
3. **Sponsor:** Ent Credit Union (Ent) is the sponsor of the sweepstakes. The credit union's business address is 11550 Ent Parkway, Colorado Springs, CO 80921.
4. **Sweepstakes Period:**
 - a. The sweepstakes begins Friday, March 18, 2022, at 12:00 am and runs through Friday, December 30, 2022, at 11:59 pm. (Final and 10th winner will be announced in January 2023)
5. **Eligibility:**
 - a. You may nominate a fellow educator or yourself at Ent.com under "How We Give"
 - b. Entrants must be at least 18 years of age.
 - c. This sweepstakes is open to the general public, but credit union employees and officials are not eligible.
 - d. No alternate entries will be accepted.
 - e. By entering this sweepstake, entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.
 - f. Sweepstakes void where prohibited by law.
 - g. Entrants must possess a valid tax identification number, such as an SSN or ITIN for tax reporting purposes.
6. **Sweepstakes Winners:** There will be one (1) sweepstakes winner per month. The final winner will be announced in January 2023. Each winner will receive \$6,500. Please see the "Consumer Disclosure" section below for information regarding your odds of winning. Monthly winners can only win once during the sweepstakes period.
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 winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prize 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. Prize 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. Winners will be notified in the middle of

the following month. Ent team members will work with the nominator to surprise the teacher. If the teacher nominated themselves, Ent team members will work with their school to determine if a surprise is possible. If not, Ent team members will reach out to the teacher directly.

8. **Collection of Awards:** We will deliver the award to the winner selected at their school (again, one (1) winning teacher per month).
9. **Tax Issues:** The credit union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are 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. Winner has the right to refuse the prize at which time an alternate winner will be selected.
10. **Publicity Authorization:** The winner agrees 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, and entrant 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. Ent estimates odds of winning are 1 in 500.
14. This promotion is not sponsored, endorsed, administered by, or associated with Facebook™ or Instagram™.

*March and April winners will be announced in May and going forward monthly winner will be announced no later than the 15th of the following month. *

(719) 574-1100 · 800-525-9623 · Ent.com

Insured by NCUA

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