

Ent Credit Union
Save a little. Win a lot.
Official Rules

1. **No purchase from Ent is necessary to enter the “Save a little. Win a lot.” 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 **January 1, 2020** and ends on **November 30, 2020** at 11:59 p.m. MT (“Sweepstakes Period”).
4. **Eligibility:** Credit Union employees and officials are not eligible to participate in the sweepstakes. Business and Corporate Accounts are not eligible to participate in the sweepstakes. To qualify for “Save a little. Win a lot.” entrants must be a member of Ent Credit Union and have an account in good standing. In order to enter, an eligible member must register their account during the Sweepstakes Period (January 1, 2020 – November 30, 2020). In order to win, the account must be open and in good standing. Members receive automatic entries based on the aggregate increase in their ledger balance in an eligible savings account. Members must select one savings account to make their deposits to. Members can choose from their Primary Savings, Regular Savings, Star Savings or Galaxy Savings account. All other savings account types are excluded. Each month, an increase of \$25 will be given one entry; increase of \$50 two entries; increase of \$75 three entries; increase of \$100 four entries and an increase of \$125 will receive the maximum of five entries in that month’s drawing. Participants will earn an additional five (5) entries if they reach \$1,000 in saved money in any given month, in addition to entries already earned for that month. The additional five (5) bonus entries is limited to one month during the sweepstakes period. If the monthly ledger balance decreases by the stated amounts, then the associated entries will be forfeited. In other words, the participating savings account balance must increase by at least \$25 from the previous month’s end balance in order to receive any entries for the current month. Quarterly drawings will include all eligible monthly entries for that specific quarter. The grand prize drawing and runner up drawings will include all eligible entries for all monthly drawings, plus any bonus entries.

Eligible members who wish to participate and do not obtain any automatic entries may submit one (1) “Save a little. Win a lot.” alternate entry per month per account during the sweepstakes period. An official alternate entry form cannot be used to add entries to a member’s account that’s actively earning automatic entries. The alternate entry must be received by the end of the month to be eligible for that month’s drawing. Alternate entry forms will be included in the appropriate quarterly drawings and grand prize drawing. Alternate entry forms must 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. Only official Ent Credit Union alternate entry forms will be accepted. You may obtain an official alternate 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 Ent Credit Union by mail or hand delivery before the end of the Sweepstakes

Period. No copies or mechanical reproductions will be accepted. If an official 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:** Ten (10) monthly winners of \$500 each will be selected from among all eligible entries received that month. There will be five (5) quarterly winners of \$1,000 each that will be selected from all eligible entries received that quarter. The fourth quarter drawing will be limited to entries submitted in October and November only. One grand prize winner of \$50,000 and three runner-up winners of \$25,000 each will be selected at the end of the sweepstakes period from all of the eligible entries. 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 134 in 75,000. 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 who wins in a monthly or quarterly drawing will not affect his or her chances to win in another month, quarter, runner-up or to win the grand prize. Winning a prize in any individual month or quarter will not decrease a member's entries in the grand prize drawing.

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:** Each month ten (10) members will be selected and awarded \$500. Each quarter five (5) members will be awarded \$1,000 each. At the end of the promotion period one (1) member will be awarded a \$50,000 grand prize and three (3) members will be awarded runner-up prizes of \$25,000 each. Drawings are held by the 5th business day of the following

month. Winners, or, in the case of minors under the age of 18, the parent(s) or guardian(s) of winners, will be required to sign an Affidavit of Liability and Publicity Release prior to distribution of the grand prize and runner-up awards. Amounts will be deposited into the winning members' Ent Savings Accounts within five (5) business days or after signing the Affidavit. All prizes will be awarded within 30 days of notifying the member or an alternate winner will be selected.

- 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.

Insured by NCUA
Ent is a registered trademark of Ent Credit Union.
© Ent Credit Union, 2020

**Save a little. Win a lot.
Official Alternate Entry Form**

Please enter me in "Save a little. Win a lot."

Print Name

Address

Account number

Phone Number

E-mail Address

Today's Date

Ent's "Save a little. Win a lot." 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 134 in 75,000. Business and Corporate Accounts, as well as Credit Union employees and officials are not eligible to participate. Alternate entry forms are limited to one per month per account relationship and 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 January 1, 2020 through November 30, 2020 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. 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.

Insured by NCUA
Ent is a registered trademark of Ent Credit Union.
© Ent Credit Union, 2020