

**Ent Credit Union
Smoky Hill Grand Opening Sweepstakes
Official Rules**

1. **No purchase is necessary to enter or win the Smoky Hill Grand Opening Sweepstakes (“sweepstakes”).**
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:**
Entries will be accepted Monday, August 1, 2022 at 12:00 a.m. Mountain Time (MT) through Saturday, August 13, 2022 at 11:59 p.m. MT. The sweepstakes period may be changed at Ent’s sole discretion.
5. **Eligibility:**
 - a. Only entrants who enter their information online via Ent.com/SmokyHill are eligible to win. Entries must be posted by 11:59 p.m. MT on Saturday, August 13, 2022 to count as an entry.
 - b. Entrants must be at least 18 years of age.
 - c. Entrants must be a resident of Colorado.
 - d. Maximum of one (1) entry per person.
 - e. Credit union employees, officials and members of their immediate families are not eligible.
 - f. By entering this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.
 - g. Sweepstakes void where prohibited by law.
 - h. Must possess a valid tax reportable ID, such as an ITIN or SSN.
6. **Sweepstakes Winners:** There will be one (1) sweepstake winner. The winner will be selected on Monday, August 15, 2022, after 12:00 a.m. MT via a random drawing and will be contacted via telephone or email within two (2) business days. One (1) individual will be awarded one (1) Yeti® summer prize pack including (1) \$500 Visa® gift card, and a variety of Yeti® items, with an approximate retail value of \$1,000. 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, 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 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 Award:** One (1) individual will be awarded one (1) Yeti® summer prize pack including (1) \$500 Visa® gift card, and a variety of Yeti® items. The winner must pick up their prizes at Ent’s Smoky Hill Service Center located at 23350 E. Smoky Hill Road, Aurora, CO 80016 and will be required to confirm their identity by providing a valid driver’s license, Ent member ID, Social Security Number, and/or another form of accepted ID.

Winners will be required to provide an ITIN or SSN to claim the prize. The prize must be collected by Thursday, September 15, 2022, or it will be forfeited.

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.
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 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 Credit Union estimates odds of winning are 1 in 500.

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