

Official Rules – Photo of CTCU Event Giveaway

Cooperative Teachers Credit Union
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NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. **Eligibility:** This Campaign is open to those who are 18 years of age or older as of the date of entry. The Campaign is only open to legal residents of Texas, and is void where prohibited by law. Employees of Cooperative Teacher Credit Union, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the “Employees”) are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.
2. **Agreement to Rules:** By participating, the Contestant (“You”) agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of Cooperative Teachers Credit Union as final and binding as it relates to the content of this Campaign.
3. **Campaign Period:** Entries will be accepted online via commenting with a photo to the original giveaway post on Facebook starting on 03/27/2023, 4:00PM, Central Standard Time and ending 03/28/2023, 11:59PM, Central Standard Time. All online entries must be received by 03/28/2023, 11:59PM, Central Standard Time.
4. **How to Enter:** The Campaign must be entered by commenting on the Facebook giveaway post: CTCU Members – must post a picture from a CTCU event or at a CTCU location and saying why you enjoy being a member of CTCU; Non-members – must post a comment saying why they would like to become a member. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are

incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Cooperative Teachers Credit Union. You may enter only once. You must provide the information requested. You may not enter more times than indicated by using multiple email addresses, identities, or devices to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Cooperative Teachers Credit Union.

5. Prizes: There will be 1 Winner of the Giveaway, and the Winner (the "Winner") will receive a \$100 Visa Gift Card. Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by Cooperative Teachers Credit Union. No other prize substitution shall be permitted except at Cooperative Teachers Credit Union's discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for Cooperative Teachers Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner Selection and Notification: The winner will be selected at random by CTCU staff and the Winner will be notified by Cooperative Teachers Credit Union via Facebook within five (5) days following selection of Winner. Cooperative Teachers Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 10 days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize

may be forfeited and/or an alternate Winner selected. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT COOPERATIVE TEACHERS CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by You: By entering this content (e.g., photo, video, text, etc.), you understand and agree that Cooperative Teachers Credit Union, anyone acting on behalf of Cooperative Teachers Credit Union, and Cooperative Teachers Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes. without any further compensation, notice, review, or consent.

9. Terms & Conditions: Cooperative Teachers Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond Cooperative Teachers Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, Cooperative Teachers Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by Cooperative Teachers Credit Union. Cooperative Teachers Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. Cooperative Teachers Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void votes for any reason, including, but not limited to: multiple

entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such attempt be made, Cooperative Teachers Credit Union reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: By entering, You agree to release and hold harmless Cooperative Teachers Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

11. Disputes: THIS Campaign IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND TEXAS, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Campaign, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Campaign, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Texas having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-

pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

13. Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Cooperative Teachers Credit Union | 1424 WSW Loop 323, Tyler, TX 75701. Requests must be received no later than 03/31/2022, 05:00PM, Central Standard Time.

14. Sponsor: The Sponsor of the Campaign is Cooperative Teachers Credit Union | 1424 WSW Loop 323, Tyler, TX 75701 – United States of America.

15. Facebook: The Campaign hosted by Cooperative Teachers Credit Union is in no way sponsored, endorsed, administered by, or associated with Facebook.