

WRIGHT-PATT CREDIT UNION, INC.
SCHOLARSHIP ESSAY CONTEST

October 23, 2023, at 12:00 AM through November 22, 2023, at 5:00 PM Eastern Standard Time

These are the official rules (“Official Rules”) for the Wright-Patt Credit Union Scholarship Essay Contest (“Contest”).

1. Sponsor: This Contest is sponsored and administered by Wright-Patt Credit Union, Inc., 3560 Pentagon Blvd., Beavercreek, OH 45431 (the “Credit Union”).
2. Eligible Participants: This Contest is open to individuals who are current students of Central State University, or who will be students of Central State University by January 8, 2024, and at the time of entry, are legal residents of the United States or the District of Columbia (except where prohibit by law), and are 16 years of age or older (“Eligible Participants”). Entrants who are under the age of 18 or under the age of majority in their jurisdiction of residence, whichever is greater, as of the date of entry must have parent/guardian consent to enter. Business entities and employees and agents of the Credit Union, its affiliates and subsidiaries, members of the Credit Union Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate family members (spouse, parents, children, siblings, and individuals living in the same household of such persons regardless of relation) are ineligible.
3. Prizes: A total of four (4) winners will be chosen from all Eligible Participants. Each winner will receive a two-thousand five-hundred-dollar (\$2,500.00) scholarship award made payable to Central State University.
4. To Enter: The entry period begins Enter between October 23, 2023, at 12:00 AM and November 22, 2023, at 5PM Eastern Standard Time. (“Entry Period”). To enter the Contest, Eligible Participants must submit the following:

A 300-to-500-word essay explaining “**How can Wright-Patt Credit Union Use Technology to Reach More Students?**” Essays must be double spaced, typed in 12-point font size, and in a legible font style (preferably Times New Roman).

The above must be attached to an email and submitted to respectyourmoney@wpcu.coop with a subject line: **2023 Central State Essay Contest**. Only complete entries received during the Entry Period will be eligible for the Contest. All entries become the property of the Credit Union and will not be returned. Limit one entry per Eligible Participant.

5. Selection Criteria: Eligible Entries will be reviewed by the Credit Union’s review committee comprised of designated Credit Union personnel. Essays are scored on a scale of 0 – 10, with 10 being the highest score. Scores are based upon the subject matter, creativity, and overall quality of the essays as determined by the Credit Union’s review committee within its sole discretion. The five highest scoring essays will be chosen as the winners on **January 8, 2024**.

6. To Claim Award: Winners will be notified by the email provided on the Application. For winners who are under the age of 18 or the age of majority in their jurisdiction of residence as of the date of entry, the winner's parent or guardian will be notified by the email provided on the application. As part of this Contest, winners will be requested to submit a photograph to be displayed on the Credit Union's website, social media page(s), advertisements, promotional or other materials. To accept the award, the Credit Union will require each winner or, if under the age of majority, the winner's parent or guardian, to sign an Eligibility Affidavit and Release ("Affidavit") and return it to the Credit Union. The Affidavit must be returned to the to the Credit Union within 14 days after the date the Credit Union mailed the Affidavit to the winner. If the completed Affidavit is not timely received by the Credit Union or if the Affidavit is returned to the Credit Union as undeliverable, the winner will be disqualified and the award will be forfeited and may be awarded to an alternate winner. Additionally, the winner must provide proof that they are a current student or will be a student. If this cannot be confirmed with the Center for Excellence at Central State University, the award will be forfeited. The winner, including the winner's parent or guardian if applicable, and any alternate winners, must comply with these Official Rules to receive the award. All award claims and the Affidavit are subject to final verification and approval of the Credit Union. The winner may receive an IRS 1099 form for the value of the award. The winner will be solely responsible for all applicable federal, state, and local taxes and any expenses incurred in connection with the award. The award will be disbursed directly to the school's bursar's office. Any excess funds will be processed and managed by the school. The Credit Union is responsible only for sending the award to the winner's school of choice and has no continuing obligation regarding the award.
7. General Terms: By participating in this Contest, each entrant or, if under 18 years of age or the age of majority, their parent or guardian, agrees to comply with and be bound by these Official Rules and to accept all decisions of the Credit Union as final. By entering this Contest, each entrant, including their parent or guardian as applicable, irrevocably consents to the Credit Union's collection of the entrant's name, words, statements, and likeness, and other details for administration of the Contest and to be contacted by the Credit Union regarding the Contest. As a condition of receiving an award, each winner, including their parent or guardian as applicable, irrevocably grants the Credit Union the perpetual right to use the winner's name, words, statements, likeness and photograph, and any other details about the winner in any Credit Union, Student Choice, or an affiliate's materials, publications, website, or in any other publicity, including, but not limited to, newsletters, social media, and advertisements, without any additional consent, notification, compensation, or remuneration, unless prohibited by law. This Contest is subject to all applicable federal, state, and local laws and regulations. Void where prohibited by law. All plagiarized, duplicated, lost, late, damaged, misdirected, incomplete, or illegible materials will not be considered and are void. The Credit Union reserves the right to disqualify any entrant found to be in violation of these Official Rules and to suspend or cancel the Contest at any time, in each case as determined by the Credit Union in its sole discretion. The Credit Union is not responsible for printing or typographical errors in the Contest-related materials, or entries processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. Each entrant acknowledges that this Contest and awards are provided as-is and the Credit Union disclaims any and all

warranties and representations of any kind, express or implied, regarding this Contest and any award.

8. Indemnification, Release and Limitation of Liability: Each entrant and, if under 18 years of age or the age of majority, the entrant's parent or guardian, agrees to indemnify and hold the Credit Union and its subsidiaries, affiliates, successors, and assigns, and its and their respective employees, directors, officers, agents, and representatives ("Released Parties") harmless from and against all injuries, damages, losses, claims, disputes, actions, judgments, obligations, liabilities, costs, and expenses (including reasonable attorneys' fees), including without limitation, liability for personal injury and property damage, resulting from or in any way related to the Contest, including acceptance, receipt, or use of any award. Each entrant, and, if under 18 years of age or the age of majority, the entrant's parent or guardian, further agrees to fully release and forever discharge the Released Parties from any and all injuries, damages, losses, claims, disputes, actions, judgments, obligations, liabilities, and expenses (including reasonable attorneys' fees) arising from or in any way related to the Contest, including acceptance, receipt, or use of any award. IN NO EVENT WILL THE RELEASED PARTIES BE LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO PARTICIPATION IN THIS CONTEST, INCLUDING ACCEPTANCE, RECEIPT, OR USE OF ANY AWARD.
9. Governing Law: This Contest and these Official Rules shall be governed by and construed in accordance with the laws of the State of Ohio without regard to any conflict of law principles.
10. Winner Listing: Each winner's first name with last initial will be posted on the Credit Union's website on or about January 29th, 2024.

(937) 912-7000 or (800) 762-0047
www.wpcu.coop/Essay