

OFFICIAL RULES
WRIGHT-PATT CREDIT UNION, INC.
“My HELOC Solution”
Social Media Drawing Promotion
February 1, 2021 through March 31, 2021

These are the official rules (“Official Rules”) for the “My HELOC Solution” Social Media Drawing Promotion (“Promotion”).

NO PURCHASE, TRANSACTION, DEPOSIT, ACCOUNT, OR PRODUCT IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, TRANSACTION, OR DEPOSIT, OR OPENING AN ACCOUNT OR OBTAINING A PRODUCT WILL NOT INCREASE CHANCES OF WINNING.

1. **Sponsor:** This Promotion is sponsored and administered by Wright-Patt Credit Union, Inc., 3560 Pentagon Blvd., Beavercreek, OH 45431 (the “Credit Union”).
2. **Eligible Participants:** This Promotion is open to all individuals who, at the time of entry, are legal residents of the United States and the District of Columbia, except where prohibited by law, and who are 18 years of age or older or have reached the age of majority in their jurisdiction of residence, whichever is greater (“Eligible Participants”). 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 three (3) winners will be selected by random drawings on February 19th, March 10th, and March 29th, 2021, from all eligible entries received during the stated entry periods. One (1) winner will be selected by random drawing on February 19th, 2021 from all eligible entries received starting at 9:00AM Eastern Time (ET) on February 1st, 2021 through 2:00PM ET on the date of the drawing. The eligible winner will receive one \$500 Visa gift card. One (1) other winner will be selected by random drawing on March 10th, 2021 from all eligible entries received starting at 9:00AM Eastern Time (ET) on February 1st, 2021 through 2:00PM ET on the date of the drawing. The eligible winner will receive one \$500 Visa gift card. One (1) other winner will be selected by random drawing on March 29th, 2021 from all eligible entries received starting at 9:00AM Eastern Time (ET) on February 1st, 2021 through 2:00PM ET on the date of the drawing. The eligible winner will receive one \$500 Visa gift card. The winner of one drawing will not be eligible to win any subsequent drawings in this Promotion. No prize substitutes are allowed. Each winner must comply with these Official Rules, including the requirements to claim the prize as provided in Section 5.

Odds of winning are entirely dependent upon the number of eligible entries received during the stated entry periods for each drawing. Total Approximate Retail Value of all prizes in this Promotion: \$1,500.00.

4. Entry: There are two methods of entry:

- (1) Eligible Participants can enter by posting a public comment on the Facebook post of the Promotion that includes (i) a photo of the entrant that complies with these rules; (ii) answers the following questions: What do you like most about WPCU? How would you use your Home Equity Loan?; and (iii) Your comment must also contain #WPCUsweepstakes. All items must be included in the same comment. Each participant must have a Facebook account and must own the account through which the comment was made. Photos must be of the entrant and no one else. No products, brands, or words can be visible in the photo. See Section 5 for all content restrictions.
- (2) Alternatively, Eligible Participants can enter by mailing a letter with their name, address, and phone number and mailing it to the Credit Union. Mail your entry to: Wright-Patt Credit Union, Inc., Attn: My HELOC Solution Drawing, 3560 Pentagon Blvd, Beavercreek, OH 45431. All mailed entries must be received by the Credit Union during stated entry periods.

The promotion period will run from 9:00AM ET on February 1st, 2021 through 2:00PM ET on March 29th, 2021. The entry period for each drawing begins at 9:00AM ET on February 1st, 2021 and ends at 2:00PM ET on the date of each drawing (February 19th, March 10th, and March 29th, 2021). Limit one (1) entry per Eligible Participant during the entire promotion period. Multiple entries will not be considered and are void. Any entries received outside of the stated entry periods will not be considered. All entries become the property of the Credit Union and will not be returned.

5. To Claim Prizes:

The winner will be notified by Facebook messenger (for Facebook entries) or telephone (for mailed entries). If the winner does not respond to the Facebook message or cannot be reached by phone, as applicable, within two business days, then the winner will be disqualified, the prize will be forfeited, and an alternate winner may be drawn. To accept the prize, the Credit Union will require the winner to sign an Eligibility Affidavit and Release ("Affidavit"). The completed Eligibility Affidavit must be returned to and received by the Credit Union within fourteen (14) days of the date the Credit Union mails the Eligibility 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, then the winner will be disqualified, the prize will be forfeited, and the prize may be awarded to an alternate winner. All winners, including any alternate winners, must comply with these Official Rules to receive the prize. All prize claims and the Affidavit are subject to final verification and approval of the Credit Union within its sole discretion. The winner may receive an IRS 1099 form for

the value of the prize. Winner will be solely responsible for all applicable federal, state, and local taxes and any expenses incurred in connection with the prizes.

6. **General Terms:** By participating in this Promotion, you agree to comply with and be bound by these Official Rules and to accept all decisions of the Credit Union as final. As part of this Promotion, each entrant understands that the Credit Union (and not Facebook) is requesting certain information from each entrant and that all information included in any Facebook comment for this Promotion will be visible to the public. By entering this Promotion, each entrant irrevocably consents to the Credit Union's collection of the entrant's name, words, statements, likeness and photograph, and other details for administration of the Promotion. As a condition of being awarded and accepting a prize, each winner irrevocably grants the Credit Union the perpetual right to use the winner's name, words, statements, likeness and photograph, and other details about the winner in any Credit Union materials, publications, on its website, or in any other publicity, including, but not limited to, bulletins, newsletters, and advertisements, without any additional notification, compensation, or remuneration, unless prohibited by law. Each entrant agrees not to post or submit any content that contains political, offensive, obscene, illegal, violent, discriminatory, or disparaging material, or that contains sensitive personal information, including, but not limited to, social security number, account numbers, driver's license or license plate number, street address, or date of birth. By submitting a photo, each entrant agrees, represents, and warrants that the photo will only be of the entrant and of no one else, is the original work of the entrant, that no products, brands, or words will be visible in the photo, and that the photo will not violate or infringe another's rights, including, but not limited to, privacy or intellectual property rights. The Credit Union reserves the right to disqualify any entrant found to be in violation of these Official Rules and to suspend, cancel, or modify the promotion if fraud, tampering, technical failures, or any other factors beyond the Credit Union's control compromise the integrity of the Promotion, in each case as determined by the Credit Union in its sole discretion. This Promotion is subject to all applicable federal, state, and local laws and regulations, and is void where prohibited by law. All stolen, lost, late, damaged, misdirected, noncompliant, incomplete, or illegible entries will not be considered and are void. The Credit Union is not responsible for printing or typographical errors in the promotion-related materials, or entries processed late, incorrectly, or lost due to computer, electronic malfunction, mail delays, or human error. Entrants agree that the Credit Union has not made any warranty or representation, express or implied, regarding any prize.
7. **Indemnification, Release and Limitation of Liability:** Each entrant agrees to indemnify, release, 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, actions, and liabilities of any kind, including without limitation, liability for personal injury and property damage, at any time arising from or in any way related to the Promotion, participation in the Promotion, operation of the Promotion, or receipt or use of any prize. Each entrant further

agrees to release and hold Facebook harmless from any injuries, damages, losses, claims, actions, and liabilities of any kind at any time arising from or in any way related to the Promotion, participation in the Promotion, operation of the Promotion, or receipt or use of any prize. IN NO EVENT WILL THE RELEASED PARTIES BE LIABLE FOR ANY DAMAGES OR LOSSES, INCLUDING DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO THE PROMOTION, PARTICIPATION IN OR OPERATION OF THIS PROMOTION, OR RECEIPT OR USE OF ANY PRIZE.

8. **Governing Law:** This Promotion and these Official Rules shall be governed by and construed in accordance with the laws of the State of Ohio without regard to any choice or conflict of law rules.
9. **Winner Listing:** To request a list of winners, please send a request to: Wright-Patt Credit Union, Inc., Attn: My HELOC Solution Promotion Winners, 3560 Pentagon Blvd., Beavercreek, OH 45431.

The Wright-Patt Credit Union “My HELOC Solution” Social Media Drawing Promotion is in no way sponsored, endorsed, administered by or associated with Facebook.

Wright-Patt Credit Union, Inc. (937) 912-7000 or (800) 762-0047
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