

Spectrum Credit Union Power Up Prize Package Giveaway

Winners will be notified by phone or email.

See the official rules below for odds and other details.

OFFICIAL RULES

- 1. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**
- 2. EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.**
- 3. Consumer Disclosure:** Odds of winning a prize will depend on the total number of eligible entries received during the Sweepstakes Entry Period. For example, if 1000 entries are received during the Sweepstakes Entry Period before the entry deadline, odds of winning are 1:1000.
- 4. Prizes and Value:** 1 winner will be awarded the Power Up Prize Package which includes:
 - 1 pair of AirPods Pro (2nd Generation); ARV: \$249
 - 1 prepaid Chevron gasoline gift card; ARV: \$100
 - 1 gift card to Green Chef; ARV: \$150 (If the winner is from Arizona, Hawaii, or certain parts of Louisiana, a substitute prize of 1 gift card to a food delivery company (Doordash, Grubhub, etc.) will be substituted; ARV \$150).
 - 1 Fitbit inspire 3 health and fitness tracker; ARV \$99

Total ARV of Power Up Prize Package: \$598

- 5. Sponsor:** Chevron Federal Credit Union dba Spectrum Credit Union. The business address is: 2300 Clayton Road, Suite 700, Concord, CA 94520
- 6. Sweepstakes Period:** Sweepstakes begins at 12:01 a.m. PT on May 15, 2023, and ends at 11:59 p.m. PT on May 26, 2023.
- 7. Eligibility:** Employees, officials, and immediate family members of Chevron Federal Credit Union and Spectrum Credit Union are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age and reside within the U.S. By entering this 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.
- 8. Sweepstakes Entries:** One entry per person per promotional period.

Automatic Entry:

To receive an automatic entry to the sweepstakes, current Spectrum Credit Union members in good standing may visit the Credit Union's "Refer-a-Member" webpage at <https://spectrumcu.org/may-referral> and complete the new member referral form.

New members who open a Primary Share Savings Account during the Sweepstakes entry period with a minimum deposit amount of at least \$25 will receive an automatic entry. New members do not need to be referred to be entered. Current members who open additional memberships during the sweepstakes period will not receive an entry.

Alternate Method of Entry:

To enter the sweepstakes without referring a new member to the Credit Union or joining the Credit Union, you may on a postcard or a card that is no smaller than 3 ½ x 5 inches and no larger than 4 ¼ x 6 inches, legibly handwrite your complete name, mailing address, phone number, and date of birth, and mail with proper postage to: Power Up Prize Package, Spectrum Credit Union, P.O. Box 4107, Concord, CA 94524. All write-in entries must be postmarked by May 26, 2023, and received by May 31, 2023. There is a limit of one (1) write-in entry per person. Multiple entries submitted or completed by anyone other than the entrant are void. No mechanical reproductions will be accepted. Write-in entries must contain all entry fields outlined above; otherwise, they are void and will not be eligible to win

Entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If there is a dispute as to the identity of an on-line entrant, the prize will be awarded to the authorized account holder of the Instagram account linked to the applicable entry. The "authorized account holder" is defined as the natural person to whom the email address linked to the Instagram account is assigned by an internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the linked e-mail address. The Credit Union is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by the Credit Union on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

- 9. Prize Drawings:** The prize drawing will be held on June 5, 2023, All eligible entries received during the sweepstakes period will be eligible for the prize drawing. The winners need not be present and will be notified by phone or email within seven days of the drawing.
- 10. Liability/General Rules:** The sponsor is not responsible for any loss which may occur in connection with the Sweepstakes. Entrant agrees to hold the sponsor harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The sponsor, and its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. The sponsor is not responsible for any 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, converted to cash, assigned, or transferred by winners. The sponsor reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The sponsor 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 a prize.
- 11. Publicity Authorization:** Each winner agrees to permit the sponsor to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or

permission, except where prohibited by law. You may be required to complete a Winner Affidavit of Eligibility, Liability & Publicity Release Agreement. Failure to return signed Winner Affidavit of Eligibility, Liability & Publicity Release Agreement may result in forfeiture of prize.

12. **List of Winners:** For a list of the winners, mail a self-addressed, stamped envelope to: Spectrum Credit Union, Attn: Marketing, Power Up Prize Package, P.O. Box 4107, Concord, CA 94524. Request must be received by June 12, 2023.
13. **Taxes:** The sponsor 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.
14. **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, the sponsor, 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 California, USA, without regard to choice of law rules.
15. **Opt Out:** To opt out of all future marketing, please call 800-782-8782.