

COMMONWEALTH CREDIT UNION

MEMBER APPRECIATION WEEK RULES

Commonwealth Credit Union's ("CCU") Member Appreciation Week (the "Promotion") is a prize-linked promotion where four (4) participants, selected at random at the conclusion of each of six days of Member Appreciation Week, will receive one of the following: One (1) Monthly payment of an Auto Loan up to \$500, One (1) Monthly Mortgage payment up to \$1,500, One (1) Monthly HELOC payment up to \$500, or One (1) Monthly Credit Card payment up to \$300. There will be twenty-four (24) winners total. The following official rules apply to all participants including the Prize winners.

CONSUMER DISCLOSURE

NO CCU MEMBERSHIP, CCU CREDIT CARD, CCU ACCOUNT, CCU LOAN, OR OTHER PURCHASE IS REQUIRED TO ENTER OR WIN. BECOMING A CCU MEMBER, OBTAINING A CCU CREDIT CARD, OPENING A CCU ACCOUNT, OBTAINING A CCU LOAN, OR MAKING ANY OTHER PURCHASE WILL NOT INCREASE YOUR ODDS OF WINNING COMPARED TO NON-PURCHASE ENTRY. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING. PROMOTION IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK, AND WHERE PROHIBITED BY LAW.

There will be four (4) winners selected at random at the end of each day during Member Appreciation Week, November 1st – 6th, 2021, twenty-four (24) prize winners total. The winners, upon confirmation of eligibility and compliance with the Promotion rules, will receive one of the following prizes, as determined by CCU: One (1) Monthly payment of an Auto Loan up to \$500, One (1) Monthly Mortgage payment up to \$1,500, One (1) Monthly HELOC payment up to \$500, or One (1) Monthly Credit Card payment up to \$300. The winners are responsible for all taxes and fees associated with prize receipt and its use. Winners will not be eligible for additional prizes during the Promotion. CCU may announce the winners in any manner, including via Facebook Live @commonwealthcreditunion.

PROMOTION PERIOD

The Promotion begins at 12:00:01 A.M. Eastern Time on November 1, 2021, and ends at 11:59:59 P.M. Eastern Time on November 6th, 2021 ("Promotion Period").

ELIGIBILITY

The Promotion is open only to legal residents of forty-seven (47) United States (excluding those listed above) and the District of Columbia who (1) at the time of entry are 18 years of age or older and (2) are not otherwise ineligible to participate in the Promotion under these rules. The Promotion is void where prohibited. CCU employees, affiliates, shareholders, officers, directors, agents, representatives, and each of their immediate family members (spouse, parents, children, and siblings, regardless of where they live), and each individual living in the same household as any such individual, whether related or not, are ineligible to participate in the Promotion. Entities and CCU members who are commercial/business members are ineligible to participate in the Promotion. The Promotion is subject to all applicable federal, state, and local laws. The Promotion is governed by the laws of the United States and the State of Kentucky.

AUTOMATIC ENTRY

There are four (4) ways an individual can be automatically entered into the Promotion as a participant.

1. An eligible person who has a CCU credit card during the Promotion Period will be automatically entered in the Promotion. Commercial/business credit cards are ineligible.
2. Eligible CCU members who have a CCU vehicle loan during the Promotion Period will be automatically entered in the Promotion. Commercial/business loans are ineligible.
3. Eligible CCU members who have a CCU home equity line of credit during the Promotion Period will be automatically entered in the Promotion.
4. Eligible CCU members who have a CCU residential mortgage during the Promotion Period will be automatically entered in the Promotion. Commercial/business mortgages are ineligible.

However, a person who would otherwise be eligible for automatic entry under the foregoing will not be automatically entered in the Promotion if CCU's records indicate that the person has had charge-offs or a bankruptcy affecting a CCU credit card, vehicle loan, home equity line of credit, or residential mortgage, or if any of such accounts, loan, etc. is in default. Only the primary card holder, account holder, or debtor will be automatically entered.

ALTERNATE METHOD OF ENTRY – MANUAL ENTRY

This Promotion does not require a person to have or open a CCU credit card, spend on or transfer amounts to a CCU credit card, have or obtain a CCU vehicle loan, have or obtain a CCU

home equity line of credit, have or obtain a CCU mortgage, or become a CCU member to enter the Promotion, or win. Instead of entering the Promotion automatically through one or more of the four (4) ways described above, an otherwise eligible person may enter the Promotion manually by U.S. Mail without purchase or other obligation. To enter by mail, hand-print your complete name, street address, city, state, ZIP code, daytime and evening telephone numbers (including area code), and valid email address on an 8.5" x 11" sheet of paper, and mail it in a business-size (#10) envelope with sufficient postage affixed to: Commonwealth Credit Union, Attn: Marketing – Member Appreciation Giveaway, 417 High St., Frankfort, KY 40601. Mailed entries must be postmarked and received before the day of a random drawing to be included in the drawing.

You may enter manually by mail as many times as you wish. Each separate mailed entry will be entered once into each random drawing that is held after the day on which the mailed entry is received. Each mailed entry must be mailed in a separate, postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of CCU and will not be acknowledged or returned. Incomplete entries or entries not complying with these rules are subject to disqualification, at CCU's sole discretion. Proof of mailing is not proof of receipt.

DETERMINATION OF WINNER

Four (4) potential winners will be selected at end of business each day of Member Appreciation Week, November 1st - 6th, 2021, from among all eligible participants, including automatic and manual entrants. There will be Twenty-four (24) winners in total at the end of the week. CCU will conduct a random drawing on each such day to determine the winners. Each automatically eligible participant will receive one entry into each drawing, and each eligible mailed entry will receive one entry into each drawing that is held after the day on which the mailed entry is received. CCU will draw winners for the prizes, without consideration given to whether a winner was an automatic or mailed entry, in this order: Auto Loan payment, Mortgage payment, HELOC payment, and then Credit Card payment. CCU will conduct each drawing in accordance with these rules and determine the winner. CCU's decisions are final and binding on all matters relating to this Promotion.

ODDS

Twenty-four (24) potential winners will be selected by or on or about Monday, November 8th, 2021 from among all eligible participants, including automatic and manual entrants. CCU will

conduct a random drawing to determine the prize winner. The actual odds of winning in each drawing depend on the total number of entries in that drawing.

NOTIFICATION OF WINNER

CCU will notify the potential Prize winners in person, by mail, by telephone, or by email by or on or about Monday, November 8th, 2021. The potential Prize winners will, within five (5) days of notification, be required to: (1) verify his or her eligibility, (2) confirm his or her mailing addresses for purposes of prize fulfillment, (3) execute and return an affidavit of eligibility, a liability release, and a publicity release where legal, and (4) acknowledge that the IRS considers Prize monies be reportable interest income and that they will receive a 1099-INT form from CCU for the Prize monies. Any failure to timely comply with any of these requirements or any other requirement of these rules (including ineligibility) will disqualify the potential Prize winner. CCU's inability to contact a potential Prize winner within the period that CCU determines to be a reasonable time period, or the return of a notification as undeliverable, will result in the potential Prize winner's disqualification. CCU's determination regarding disqualification is final and binding.

If a potential Prize winner is disqualified for any reason, CCU will select an alternate potential Prize winner to be the potential Prize winner subject to these rules, in which case the notification and qualification process above will apply to that potential Prize winner. This alternate selection may be made by drawing alternates in the initial drawing or by conducting the drawing again on the same terms as the initial drawing, in which case the new drawing will be subject to these rules as if it was the initial drawing.

CCU disclaims any responsibility to notify Promotion participants or the Prize winners of any aspect related to the conduct of the Promotion, except as expressly provided in these rules.

THE PRIZES

There will be four (4) Prizes given out each day of Member Appreciation Week, each Prize winner will receive one of the following, as determined by CCU: One (1) Monthly payment of an Auto Loan up to \$500, One (1) Monthly Mortgage payment up to \$1,500, One (1) Monthly HELOC payment up to \$500, or One (1) Monthly Credit Card payment up to \$300. Twenty-four (24) Prize winners total. CCU will determine which Prize each winner will receive, without consideration given to whether a winner was an automatic or mailed entry. CCU will pay the Prize to the Prize winners by applying the funds to the appropriate loan within a reasonable period of time after the Prize winners are determined and all requirements of these rules are satisfied. If the winner

drawn entered using an alternate method, the prize will be awarded by check for the “up to” Prize amount. A participant may not transfer the Prize or any entry, or other rights or obligations under these rules. Prize substitutions are not allowed.

TAXES

The Prize winners are responsible for all applicable federal, state, local, and other taxes and any expenses or fees associated with the Prize. CCU may withhold any taxes or other amounts from the Prizes to the extent required by applicable law.

CONDITIONS OF PARTICIPATION

By entering, participants in the Promotion, including the Prize winners, agree to be bound by these rules, including all eligibility requirements and the decisions of CCU, which are final and binding. By accepting one of the Prizes, each winner consents to the use of his or her name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by CCU, in any and all media now or hereafter devised, including but not limited to, any social platform and other online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

Participants in the Promotion agree to release and hold harmless CCU from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Promotion or from the acceptance, possession, or use or misuse of the Prize. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss or damage to property; and claims of third parties. Participants in the Promotion agree that CCU has neither made nor is in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Promotion.

CCU is not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, or transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Promotion, including, without limitation, any error or problem that

may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prizes, the cancellation or postponement of the Promotion, each Prize itself, or in any materials related to the Promotion.

GENERAL

Entries are not transferable and have no cash value.

As part of this Promotion, CCU will collect information from participants solely for the purpose of the Prize drawing and notifying the winners. CCU will not share this information with any third party (except as necessary for the administration of the Promotion), nor attempt to contact any participant, unless the participant has agreed to receive further information on CCU's products and promotions or otherwise consented in accordance with law.

CCU reserves the right to conduct a background check of any and all records of potential Prize winners, including, without limitation, civil and criminal court records and police reports, and entry in the Promotion constitutes the participant's permission for CCU to conduct such background check, provided that additional authorization is necessary under the law.

CCU reserves the right, at its sole discretion, to disqualify a potential Prize winner based on the results of the background check or failure to properly authorize such check.

Entry materials that have been tampered with or altered are void. CCU reserves the right, in its sole discretion, to cancel or suspend part or all of this Promotion at any time without notice and for any reason, including if there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Promotion, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Promotion. In the event of cancellation, CCU may void any entries it suspects are at issue and, at its discretion if terminated, award prizes in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation.

Caution: Any attempt by a participant or any other individual to damage or undermine the legitimate operation of the Promotion may be in violation of criminal and civil laws and, should such an attempt be made, CCU reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution. CCU's failure to enforce any term of these rules does not constitute a waiver of that or any other provision. CCU reserves the right to disqualify participants who violate these rules or interfere with this Promotion in any manner.

DISPUTES AND ARBITRATION

Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these rules, or the rights and obligations of a participant or CCU in connection with the Promotion, will be governed by, and construed in accordance with, the laws of the State of Kentucky, without giving effect to any choice of law or conflict of law rules that would cause the application of the laws of any jurisdiction other than the State of Kentucky. Exclusive jurisdiction and venue for any litigation will be in the federal and state courts located within Franklin County, Kentucky.

Except where prohibited by law, as a condition to participating in this Promotion and being eligible to receive the Prize, each participant agrees that (i) any and all disputes and causes of action arising out of or connected with this Promotion, or prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and be held in Frankfort, Kentucky; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will a participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Promotion), and participant further waives all rights to have damages multiplied or increased.

NAME OF PRIZE WINNERS

For the name of the Prize winners, available after December 1, 2021, mail a self-addressed, stamped envelope to: Commonwealth Credit Union, Attn: Marketing – Member Appreciation Giveaway, 417 High St., Frankfort, KY 40601.

RIGHT TO AMEND OFFICIAL RULES

CCU reserves the right to amend these rules or discontinue, modify, revise, or amend the Promotion at any time.

SPONSOR AND ADMINISTRATOR

Commonwealth Credit Union is the Promotion's sponsor and administrator. For more information, call (800) 228-64220 or write us at:

Commonwealth Credit Union
Attn: Marketing – Member Appreciation Week 2021
417 High St., Frankfort, KY 40601