

## **COMMONWEALTH CREDIT UNION**

### **MEMBER APPRECIATION WEEK**

#### **RULES**

Commonwealth Credit Union's ("CCU") Member Appreciation Week (the "Promotion") is a prize-linked promotion where six (6) participants will be drawn at random to receive a Prize based on the products they have with us, or an alternative cash equivalent, with one winner drawn each day. Participants chosen will receive one of the following Prizes (or an alternate cash equivalent) from daily Promotion drawings: Monday- \$100 deposit into a regular savings account; Tuesday- \$200 deposit into a Personal Goal Account; Wednesday- \$300 deposit into a CCU Checking Account; Thursday- Credit Card Payment of up to \$400; Friday- Auto Loan payment up to \$500; Saturday- Mortgage payment up to \$1,500. There will be 6 winners in total.

Additionally, one (1) participant will win \$2,500 in our Grand Prize drawing. To be eligible for the Grand Prize drawing, participants must enter through the provided QR Code and complete the corresponding form or complete an alternate method of entry. The winner of the Grand Prize will be randomly selected on the Monday of the week following Member Appreciation Week.

The following official rules apply to all Promotion participants, including the Prize winners and Grand Prize winner.

#### **CONSUMER DISCLOSURE**

NO CCU MEMBERSHIP, CCU CREDIT CARD, CCU ACCOUNT, CCU CERTIFICATE, CCU LOAN, OR OTHER PURCHASE IS REQUIRED TO ENTER OR WIN. BECOMING A CCU MEMBER, OBTAINING A CCU CREDIT CARD, OPENING A CCU ACCOUNT, OPENING A CCU CERTIFICATE, 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 one (1) winner selected at random on each day during Member Appreciation Week, September 23-28, 2024, with six (6) Prize winners in total. Each of the winners, upon confirmation of eligibility and compliance with the Promotion rules, will receive one of the following Prizes or an alternative cash-equivalent: Monday- \$100 deposit into a regular savings account; Tuesday- \$200 deposit into a Personal Goal Account; Wednesday- \$300

deposit into a CCU Checking Account; Thursday- Credit Card Payment

of up to \$400; Friday- Auto Loan payment up to \$500; Saturday- Mortgage payment up to \$1,500. There will be six (6) winners in total. Additionally, one (1) participant will win \$2,500 in our Grand Prize drawing. Each of the Credit Card payment, Auto Loan payment, and Mortgage payment Prizes will be equal to the lesser of the “up to” Prize amount and the participant’s next payment due to CCU for the relevant product or, if the winner does not have the relevant product with CCU, will be equal to the Prize’s “up to” amount.

An alternative cash Prize of equal value will be available to a winner who enters through an alternative method of entry and does not hold the product to which the Prize relates. For example, a participant who wins the Monday drawing through an alternative method of entry and does not have a regular savings account with CCU will be given the option of opening a new regular savings account and receiving the \$100 deposit or not opening the account and receiving a \$100 check, instead.

The winners are responsible for all taxes and fees associated with the Prize receipt and its use. 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 September 23, 2024, and ends at 11:59:59 P.M. Eastern Time on September 28, 2024 (“Promotion Period”).

## **ELIGIBILITY**

The Promotion is open only to legal residents of forty-seven (47) United States (excluding those listed above) and 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, volunteers, 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. Only natural persons are eligible. 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 six (6) ways an individual can be automatically entered into the daily giveback promotion.

1. Eligible CCU members who have a CCU Regular Savings Account during the Promotion Period will be automatically entered in the Promotion for Monday's drawing. **Commercial/business accounts are ineligible.**
2. Eligible CCU members who have a Personal Goal Account during the Promotion Period will be automatically entered in the Promotion for Tuesday's drawing.
3. Eligible CCU members who have a CCU Checking Account during the Promotion Period will be automatically entered in the Promotion for Wednesday's drawing.
4. Eligible CCU members who have a CCU Credit Card during the Promotion Period will be automatically entered in the Promotion for Thursday's drawing. **Commercial/business accounts are ineligible.**
5. Eligible CCU members who have a CCU Auto Loan during the Promotion Period will be automatically entered in the Promotion for Friday's drawing. **Commercial/business accounts are ineligible.**
6. Eligible CCU members who have a CCU Mortgage during the Promotion Period will be automatically entered in the Promotion for Saturday's drawing. **Commercial/business accounts are ineligible.**

## **GRAND PRIZE ENTRY**

There is one (1) way individuals can be entered into the Grand Prize Drawing.

1. Eligible CCU members who scan the provided QR Code and complete the corresponding form will be entered to win the Grand Prize Drawing.

## **ALTERNATE METHOD OF ENTRY**

This Promotion does not require a person to open a CCU account, CCU credit card, Personal Goal Account, CCU Checking Account, Auto Loan, Mortgage, or become a CCU member to enter the Promotion, or win. Instead of entering the Promotion through one or more of the six (6) ways listed above for the daily promotions or the one (1) way for the Grand Prize drawing, an otherwise eligible person may enter the Promotion manually by U.S. Mail or email without purchase or other obligation. To enter a drawing by mail, hand-print your complete name, street address, city, state, ZIP code, daytime and evening telephone numbers

(including area code), valid email address, and the specific drawing in which you wish to be entered 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, 1425 Louisville Road, Frankfort, KY 40601. To enter the drawing by email, type your complete name, street address, city, state, ZIP code, daytime and evening telephone numbers (including area code), valid email address, and the specific drawing in which you wish to be entered in legible size font and send to [promotions@cwcu.org](mailto:promotions@cwcu.org). An entry for the Grand Prize drawing must also include a completed form. A separate entry is required for each day's drawing. Mailed and emailed entries must be properly completed, submitted, and received before each day's drawing in the promotion period in order to be included in the random drawing. Only one alternate method of entry per household per drawing will be accepted.

## **DETERMINATION OF WINNER**

One (1) potential daily giveback promotion winner will be selected at end of each day of Member Appreciation Week, September 23-28, 2024, from among all eligible participants, including automatic and manual entrants. There will be six (6) winners in total at the end of the week for the daily Promotion. There will be one (1) winner in total for the Grand Prize drawing. CCU will conduct a random drawing to determine the winners for each daily Prize and the Grand Prize. Each eligible participant will be entered into the drawing. CCU will conduct the drawing in accordance with these rules and determine the winner. All winners will be contacted by or on about Monday, September 30, 2024.

## **ODDS**

The odds of winning a particular drawing depend upon the 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 on or about Monday, September 30, 2024. The potential Prize winners will, within five (5) days of notification, be required to: (1) verify their eligibility, (2) confirm their mailing addresses for purposes of Prize fulfillment, (3) execute and return an affidavit of eligibility and liability/ publicity release where legal, and (4) acknowledge that the IRS considers Prizes as reportable interest or other income and that they will receive a 1099 form from CCU related to the Prize. 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, which for this promotion has been determined to be five (5) business days from the day they were originally contacted, 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 draw 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 one (1) Prize won for each day of Member Appreciation Week, with six (6) Prizes in total. The winners, upon confirmation of eligibility and compliance with the Promotion rules, will receive one of the following or an alternative cash-equivalent: Monday- \$100 deposit into a regular savings account; Tuesday- \$200 deposit into a Personal Goal Account; Wednesday- \$300 deposit into a CCU Checking Account; Thursday- Credit Card Payment of up to \$400; Friday- Auto Loan payment up to \$500; Saturday- Mortgage payment up to \$1,500. There will be six (6) winners in total. Additionally, one (1) participant will win \$2,500 in our Grand Prize drawing. Each of the Credit Card payment, Auto Loan, and Mortgage payment Prizes will be equal to the lesser of the "up to" Prize amount and the participant's next payment due to CCU for the relevant product or, if the winner does not have the relevant product with CCU, the Prize's "up to" amount.

An alternative cash Prize of equal value will be paid to a winner who enters through an alternative method of entry and does not hold the product to which the Prize relates. CCU will pay an alternative cash Prize and the Grand Prize to the winner by CCU check within a reasonable period of time after the Prize winners are determined and all requirements of these rules are satisfied. All other prizes will be made by deposit to the relevant account or credit against the relevant payment within such period of time. A participant may not transfer the right to receive Prize or any entry, or other rights or obligations under these rules. Prize substitutions are not allowed.

## **TAXES**

A Prize winner is 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, the winner consents to the use of their 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**

As part of this Promotion, CCU will collect information from participants 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 and as otherwise stated in these Rules), 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 request and review information regarding potential Prize winners, and entry in the Promotion constitutes the participant's permission for CCU to conduct such review. CCU reserves the right, at its sole discretion, to disqualify a potential Prize winner based on the results of its review of information.

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**

CCU will conduct the drawing in accordance with these rules and determine the winner. CCU's decisions are final and binding on all matters relating to this Promotion. 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 October 31, 2024, mail a self-addressed, stamped envelope to: Commonwealth Credit Union, Attn: Marketing – Member Appreciation Giveaway, 1425 Louisville Road, 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) 228-6420 or write us at:

Commonwealth Credit Union  
Attn: Marketing – Member Appreciation Week 2024  
1425 Louisville Road, Frankfort, KY 40601

