

Virtual Checking iPhone8/iPad Pro Giveaway – Sweepstakes

OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

PROMOTION PERIOD: The Virtual Checking iPhone8/iPad Pro Giveaway (“Sweepstakes”) begins March 1, 2018 and ends April 30, 2018. Entries received prior to or after the Promotion Period are not eligible for the Sweepstakes.

HOW TO ENTER: Individuals will receive an automatic entry into the Sweepstakes when they open a qualified checking account during the promotion. A qualified checking account will include a CODE Visa debit card, eStatements, Access 24 Online Banking, Mobile Banking, and direct deposit. Individuals will receive an automatic entry in the Sweepstakes when they apply for a loan using the “New! Online Application” link posted on CODE Credit Union’s website beginning Monday, March 19th at noon EST. CODE Credit Union is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. CODE Credit Union assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. To obtain a list of winners, send a self-addressed envelope to Virtual Checking iPhone8/iPad Pro Giveaway, CODE Credit Union Attn: Marketing Dept., 355 W. Monument Ave. Dayton OH 45402.

ALTERNATE ENTRY: Individuals may also enter the Sweepstakes by hand printing the words “Virtual Checking iPhone8/iPad Pro Giveaway” and their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mailing it (1 per envelope) to: Virtual Checking iPhone8/iPad Pro Giveaway, CODE Credit Union Attn: Marketing Dept., 355 W. Monument Ave. Dayton OH 45402. Mail-in entries must be postmarked no later than April 23, 2018 and received by April 30, 2018. Proof of mailing does not constitute proof of delivery. CODE Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of CODE Credit Union and none will be returned.

ELIGIBILITY: Entries are open to the general public. No purchase necessary. To qualify for the Sweepstakes, entrants must be at least 18 years of age and a resident of or employed in one of the 7 Ohio counties that CODE serves: Montgomery, Warren, Miami, Preble, Greene, Clark and Darke.

Employees, Board volunteers and consultants of CODE Credit Union and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes subject to all applicable federal, state and local laws. Sweepstakes void where prohibited or restricted by law.

AGREEMENT TO OFFICIAL RULES: Participation in the Sweepstakes constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of CODE Credit Union, which are final and binding in all matters relating to this Sweepstakes.

SELECTION OF WINNER(S): Winner(s) will be chosen by random selection on or before May 11, 2018. For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by e-mail, mail or telephone within 5 business days of selection. If a winning individual does not affirmatively accept his or her prize in writing or via e-mail within 10 calendar days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received.

Winners agree to permit CODE Credit Union to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by

law. CODE Credit Union will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

PRIZES: There will be awarded (1) iPhone 8 64 GB, color Silver or (1) iPad Pro, color Silver 64 GB.

The odds of winning are approximately 1 in 500 during the months of March and April 2018. However, actual odds of winning will depend upon the number of entries received.

Final determination of winner will be made by a staff member of CODE Credit Union, whose decision is final.

Prizes are non-transferable. CODE Credit Union will report all prize winnings (approximate value \$800) to the appropriate state and federal agencies as required by applicable law. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

GENERAL CONDITIONS:

- CODE Credit Union reserves the right to add, delete or revise these Official Rules as necessary without notice. CODE Credit Union is not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless CODE Credit Union, their subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. CODE Credit Union and each of its officers, directors, employees, customers 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 the prize awarded or participation in this Sweepstakes.
- CODE Credit Union is not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry from being made or received during the promotional period. CODE Credit Union 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. CODE Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. CODE Credit Union reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant, CODE Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Ohio, USA, without regard to choice of law rules.
- **ARBITRATION: NOTICE OF BINDING ARBITRATION AGREEMENT:** You and we agree to attempt to informally settle any disputes arising out of or connected with this Contest or any prizes awarded. If that cannot be done, you and we agree that any dispute arising out of or connected with this Contest will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED** THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW** BY A COURT. The place of arbitration shall be in the County in which you reside. FOR MORE DETAILS,

check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.