

Official Rules – Stanley Cooler Giveaway (E-Statements & Credit Score Tracker)

Summary:

These Official Rules set forth the terms and conditions wherein Southwest Heritage Credit Union will award five prizes throughout the Promotion Period, which starts May 31st, 2024, and ends June 30th, 2024. Prizes will be awarded via random drawing from all eligible entrants, to occur at the end of the Promotion Period. Eligible credit union members will automatically earn one entry for registering for E-Statements and one entry for registering for Credit Score Tracker only during the Promotion Period.

Eligibility:

NO PURCHASE NECESSARY TO ENTER AND WIN.

This promotion is open only to account holders of Southwest Heritage Credit Union who are at least eighteen years of age.

Southwest Heritage Credit Union reserves the right to verify that the winner's account is in good standing at the time of the drawing.

Promotion Period:

The Promotion Period begins May 31st, 2024, at 12:00 a.m. (CST) and ends June 30th, 2024, at 11:59 p.m. (CDT).

Prize Drawing and Notification:

The winner will be chosen by random selection by the end of July 2024 from all eligible entries. The winner will be notified by telephone.

Entry Methods:

Eligible members who register for E- Statements and/or Credit Score Tracker during the Promotion Period are automatically entered once per

qualifying registration. Previous registration prior to Promotion Period for E-Statements and/or Credit Score Tracker does not qualify for entry.

Southwest Heritage 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 Giveaway entries, or which prevents entries from being created.

Selection of Winners:

The winner will be determined by random drawing of eligible entries. Final determination of the winner will be made by a Southwest Heritage Credit Union official whose decision is final. Odds of winning depend on the number of eligible entries during the Promotion Period, and each entry has an equal chance of winning a prize depending on the number of entries received. The winner need not be present to win. The winner will be notified by telephone. The prize will be awarded at a Southwest Heritage Credit Union branch location and the individual will be asked to participate in a prize presentation and photo shoot.

Prize:

One (1) of five (5) Stanley Coolers value approximately at \$80 made out to each of the contest winners. Overall odds of winning depend on number of entries received during the Contest Period.

No prize substitution or cash equivalent of prize. No prize transfer.

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. If a winning individual does not affirmatively accept his or her prize within ten (10) calendar days of notification by signing an affidavit of eligibility and a letter of receipt, an alternate entrant will be selected at random in his or her place from all other eligible entries received.

General Conditions:

All national, state and local laws, rules and regulations are applicable. All taxes (including income taxes) are the sole responsibility of the winner. Non-compliance with any of these Official Rules may result in

disqualification and an alternate winner may be selected. Return of prize will result in disqualification and an alternate winner may be selected. Any person attempting to defraud or in any way tamper with this drawing in any way will be ineligible for the prize and will be prosecuted to the fullest extent of the law. The winner agrees to be bound by these Official Rules and by all decisions of Southwest Heritage Credit Union, whose decisions are final.

If prize notification as non-deliverable, or if the winner is found not to be eligible or not in compliance with these Official Rules, disqualification may result and an alternate winner may be selected. The winner grants to Southwest Heritage Credit Union, which grant will be confirmed in writing upon Southwest Heritage Credit Union's request, the right to print, publish, broadcast and use, worldwide in any media now known or hereafter developed, including but not limited to the World Wide Web, at any time or number of times, the winner's full name, portrait, picture, voice, likeness and biographical information as news or information and for advertising, trade and promotional purposes without additional consideration, and without notice, approval or review, and further, without such additional compensation, winner agrees to appear for any presentation or other activity which may include filming/audio/video/electronic or other recordings and/or interviews, as may be determined from time to time by Southwest Heritage Credit Union. By accepting a prize, winner agrees that any confirmation of permission to use the winner's name, portrait, picture, voice, likeness and biographical information, as stated above, may be secured by Southwest Heritage Union electronically, for example by email, and such email-secured permission will have the same force and effect as if that permission had been secured in a written document which was physically executed by the winner.

Southwest Heritage Credit Union reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the prize drawing or to be in violation of the Official Rules; or to be acting in an improper or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person.

Disclaimers:

Participants agree that Southwest Heritage Credit Union and its employees and/or officials shall not be liable for and hereby release Southwest Heritage Credit Union from losses or injuries of any kind resulting from participation in contest, acceptance of the prize, or any technical malfunctions of the telephone network, computer system, computer equipment, software, or any combination thereof, or any misdirected entries. Participants also agree that the individuals and entities listed in this paragraph are not responsible or liable for any injury or damage to a participant related to or resulting from any part of this contest. IN NO EVENT WILL SOUTHWEST HERITAGE CREDIT UNION OR ITS AFFILIATES, SUBSIDIARIES, OR MARKETING PARTNERS AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF ANY PARTICIPATION IN THE CONTEST.

Southwest Heritage Credit Union reserves the right to modify the rules of the contest in any way, or at any time, and to cancel or suspend the drawing and/or modify the contest and award the prize(s) from among eligible entries received prior to such action if any fraud, technical failures or any other factor impairs the integrity or proper functioning of the contest, as determined by the credit union in its sole discretion.

All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of a participant and Southwest Heritage Credit Union in connection with this contest, shall be governed by, and construed in accordance with, the laws of the State of Texas without giving effect to the conflict of laws rules thereof, and all proceedings shall take place in the state or federal courts located in Ector County, Texas. Participants agree that any dispute arising out of this contest shall be resolved individually without class action.