

# Back-to-School Giveaway

## OFFICIAL RULES

**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.**

**Sponsor Information:** Back-to-School Giveaway (the "Giveaway") is Sponsored by Greater Nevada Credit Union (GNCU) ("Sponsor"), P.O. Box 2128, Carson City, NV 89702.

**Eligibility:** The Giveaway is open to GNCU members who are legal U.S. residents of age 18 or older at the time of entry. Employees of the Sponsor, and any or all subsidiaries, affiliates, advertising and promotion agencies, retailers, distributors (collectively with Sponsor, the "Released Parties"), and their immediate family members and/or those living in the same household are not eligible to enter or win. Immediate family members are defined as a parent, spouse, sibling, child, or anyone sharing the same residence as the applicable employee. By participating, entrants agree to be bound by these Official Rules as may be modified or amended by Sponsor, and the decisions of the Sponsor, which are final and binding. Giveaway is subject to all applicable federal, state, and local laws and regulations. Void where prohibited by law.

**How to Enter:** Entrants will automatically receive one (1) entry for every posted transaction of \$50.00 or more made with their GNCU Visa debit card from a Connect Checking account, Rock Checking account, Cash Back Checking account, Student Cash Back Checking account, or Aspire Checking account.

Entrant must complete the process as described above in order to be entered into the Giveaway. All entries must be completed between 12:00 a.m., Pacific Time ("PT") on July 28, 2024, to 11:59 p.m. PT on October 5, 2024. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Sponsor is not responsible for late entries.

**Prize:** Sponsor will award each winning member ("Winner") one (1) digital gift card through Prizeout worth \$100 plus any bonus value amount included by the Winner's selected brand through the program ("Prize").

Additional terms and conditions may apply. Such terms will be provided at the time the Prize is awarded. Any Prize details that are not specified above will be determined by Sponsor, in its sole discretion.

**Selection of Winners:** Subject to further verification and compliance with these Official Rules, Terms and Conditions, each Prize will be awarded as follows:

- *Week 1:* The Winner of this Prize will be randomly selected by Sponsor on August 5,

- 2024, from all eligible entries received between 12:00 a.m., PT on July 28, 2024, to 11:59 p.m. PT on August 3, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on August 8, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
- *Week 2:* The Winner of this Prize will be randomly selected by Sponsor on August 12, 2024, from all eligible entries received between 12:00 a.m., PT on August 4, 2024, to 11:59 p.m. PT on August 10, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on August 15, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
  - *Week 3:* The Winner of this Prize will be randomly selected by Sponsor on August 19, 2024, from all eligible entries received between 12:00 a.m., PT on August 11, 2024, to 11:59 p.m. PT on August 17, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on August 22, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
  - *Week 4:* The Winner of this Prize will be randomly selected by Sponsor on August 26, 2024, from all eligible entries received between 12:00 a.m., PT on August 18, 2024, to 11:59 p.m. PT on August 24, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on August 29, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
  - *Week 5:* The Winner of this Prize will be randomly selected by Sponsor on September 3, 2024, from all eligible entries received between 12:00 a.m., PT on August 25, 2024, to 11:59 p.m. PT on August 31, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on September 6, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
  - *Week 6:* The Winner of this Prize will be randomly selected by Sponsor on September 9, 2024, from all eligible entries received between 12:00 a.m., PT on September 1, 2024, to 11:59 p.m. PT on September 7, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on September 12, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.

- *Week 7:* The Winner of this Prize will be randomly selected by Sponsor on September 16, 2024, from all eligible entries received between 12:00 a.m., PT on September 8, 2024, to 11:59 p.m. PT on September 14, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on September 19, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
- *Week 8:* The Winner of this Prize will be randomly selected by Sponsor on September 23, 2024, from all eligible entries received between 12:00 a.m., PT on September 15, 2024, to 11:59 p.m. PT on September 21, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on September 26, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
- *Week 9:* The Winner of this Prize will be randomly selected by Sponsor on September 30, 2024, from all eligible entries received between 12:00 a.m., PT on September 22, 2024, to 11:59 p.m. PT on September 28, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on October 3, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.
- *Week 10:* The Winner of this Prize will be randomly selected by Sponsor on October 7, 2024, from all eligible entries received between 12:00 a.m., PT on September 29, 2024, to 11:59 p.m. PT on October 5, 2024. Winner will be notified via a telephone call to the telephone number associated with their GNCU member account. If the potential prize Winner (i) does not respond to the Winner notification by 12:00 p.m. PT on October 10, 2024, (ii) is otherwise found to be ineligible, or (iii) cannot accept or receive the prize for any reason, the potential prize Winner will forfeit the Prize and the Sponsor may select a new potential Winner in its sole and absolute discretion.

ENTRANTS NEED NOT BE PRESENT TO WIN. The odds of winning any Prize will be determined by the number of entries. A potential Winner's account(s) with Sponsor must be in good standing at time of selection to qualify to win a Prize. The Sponsor reserves the right to modify the notification procedures in connection with the selection of an alternate Winner, if any. A Prize may not be transferred and must be accepted as awarded. A Winner may not request cash or a substitute Prize. No cash or other substitution of Prizes is permitted, except at the sole option of Sponsor for a prize of equal or greater value. Winners may only win once and will not be eligible to win again for the remainder of the Giveaway.

**Taxes:** ALL FEDERAL, STATE, AND LOCAL TAXES ASSOCIATED WITH THE PRIZE

ARE THE SOLE RESPONSIBILITY OF THE WINNER. Winner will receive a 1099 tax form, when applicable, provided by Sponsor.

**Limitations:** Any violation of these Official Rules by a Winner (as determined by and at Sponsor's sole discretion) will result in that Winner's disqualification from this Giveaway.

The Released Parties, including their directors, officers, employees, and agents, and any third-party providers of services or goods are not responsible for incorrect or inaccurate entry information, or for any human mistake, technical error, lost or delayed data, or failures or malfunctions of any network, software or other computer equipment and technology used in connection with the Giveaway. The Released Parties are not responsible for entries not received due to difficulty accessing the internet, service outage or delays, computer difficulties and other technological problems. Entry materials that have been tampered with or altered are void. Sponsor reserves the right to disqualify any entrant or participant whose conduct appears in any way to inhibit the enjoyment of other entrants; violates these Official Rules, Terms and Conditions; or acts in an unsportsmanlike or disruptive manner.

Sponsor reserves the right, in its sole discretion, to modify, suspend or terminate this Giveaway (or any portion thereof) for any reason, including without limitation, equipment failure or malfunction, acts of God, natural causes, labor disputes, or fire, flood or other casualties.

**Release:** By entering, entrants agree to release, waive, and hold harmless the Released Parties from and against any and all claims, losses, damages, and liability arising from injuries (including death), damages, costs, or expenses of any kind (including without limitation attorneys' fees) incurred as a result of the entrant's participation in this Giveaway and/or their acceptance, use, or misuse of any Prize or element thereof. The Released Parties are not responsible for incomplete or misdirected entries, technical malfunctions or failures, or causes beyond its control. Any attempt to deliberately damage the content or operation of this Giveaway is unlawful and subject to legal action by Sponsor. The Released Parties are not responsible for printing or typographical errors or problems in any materials related to the Giveaway.

**Publicity:** Except where prohibited by law, entrance into the Giveaway grants the Released Parties and their affiliates, agents, successors and assigns a royalty-free, fully paid, non-exclusive, sublicensable, transferable, irrevocable, perpetual, unrestricted, worldwide license to use, publish, transmit, display, store, distribute, your name, likeness, photograph, voice, biographical information, Prize information, hometown, and state for Giveaway purposes in any media whatsoever. Sponsor will not be required to pay any additional consideration or seek any additional approval in connection with such uses. Sponsor is not obligated to use any of the above-mentioned information, but may do so and may edit such information or materials, in Sponsor's sole discretion, without further notice obligation or compensation, unless prohibited by law.

**Change of Address Policy:** It is the sole responsibility of the entrant to notify Sponsor if his or her contact information changes.

**Disputes:** Except where prohibited, each entrant agrees that: (i) all issues and questions concerning these Official Rules, Terms and Conditions shall be governed exclusively by Nevada law without giving effect to any principles of conflicts of law of any jurisdiction; (ii) any and all disputes, claims and causes of action at law or in equity arising out of or relating to this Giveaway or any Prize awarded shall be (A) resolved individually, without resort to any form of class action; and, (B) filed only in the state or federal courts situated in Washoe County, Nevada, and entrant hereby consents and submits to the personal jurisdiction of such courts for the purposes of litigating any such disputes, claims or causes of action; (iii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees; and, (iv) under no circumstances will any entrant be permitted to obtain awards for and hereby waives all rights to claim punitive, incidental, special, consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

**Severability:** The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

**Who Won:** For the names of the Winners, available after the conclusion of the Giveaway, please mail a self-addressed stamped envelope request for the list to Greater Nevada Credit Union, ATTN: Marketing Department/Back to School Giveaway Winners, P.O. Box 2128, Carson City, NV 89702. The list of Winners will be available to requests received by November 10, 2024.