

UNITED HERITAGE CREDIT UNION DEBIT TO WIN GIVEAWAY RULES AND PRIVACY AGREEMENT

Giveaway Sponsor: United Heritage Credit Union (UHCU)
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Promotion is in no way sponsored, endorsed or administered by, or associated with VISA or any card processing company. Entrant understands that information submitted is provided to UHCU only, as the sponsor of this promotion.

Eligibility: Entrants must be at least 18 years old to enter/win as of promotion start date. This “Debit to Win” Debit Card promotion is open to members of United Heritage Credit Union (UHCU) (“Sponsor”) with a UHCU VISA Debit Card and persons eligible for UHCU membership that open an account and obtain a UHCU VISA Debit Card. Must be a legal resident 18 years of age or older as of date of entry. Visit www.uhcu.com to determine if you are eligible for membership. Must have an active UHCU Checking or Savings account and UHCU VISA Debit Card. UHCU Business Checking accounts are not eligible. Must be member in good standing using criteria set by UHCU and UHCU only and have not caused a loss to UHCU. Examples of such criteria include but are not limited to a past due loan, outstanding fees owed or a negative account balance. Offer excludes UHCU employees, employee household members and accounts on which an employee is joint, as well as Board of Directors and Associate Directors of UHCU. All federal, state and local laws and regulations apply. Void where prohibited by law. UHCU members with an active UHCU Checking or Savings account and UHCU VISA Debit Card are eligible for the monthly random drawing. No registration is required. Number of entries based on total number of monthly transactions for all debit cards per account per each month. Transactions include signature (debit) and POS (PIN-based). Transactions for any month do not carry over to a different month and only eligible transactions for the selected month are eligible for the prize or the corresponding month. ATM transactions excluded.

Conditions of Participation: Participation in the promotion constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of UHCU, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The promotion is subject to all

applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules, as interpreted by UHCU in its sole discretion. UHCU is not responsible for lost, late, misdirected, undeliverable or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmission, typographical or system errors and failures, faulty transmissions, technical malfunctions or otherwise. UHCU may prohibit an entrant from participating in the promotion or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the promotion by cheating, deception or other unfair practices or intending to annoy, abuse, threaten or harass any other entrants or UHCU. If for any reason the promotion cannot be conducted as planned, including, but not limited to fraud or any other causes beyond the reasonable control of UHCU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then UHCU may in its sole discretion cancel, terminate, modify or suspend the promotion, and may select from those entries received up to the cancellation/suspension date.

General Rules: No substitution, assignment, or transfer of prize by winners permitted. Winners will be responsible for all federal, state and local income taxes and may be required to certify their Taxpayer Identification Number on IRS Form W-9 if requested. Winnings may be subject to 1099 reporting. By accepting prize, winners agree to hold the UHCU and the respective directors, officers, employees, volunteers, agents, advisers, and assigns of all of the foregoing parties harmless against any and all claims and liability arising out of winning, receipt of, or use of a prize. Winners assume all liability for any injury or damage caused, or claimed to be caused, by participation in this promotion or use or redemption of any prize. Acceptance of prize constitutes permission to UHCU to use winner's name, photograph and/or likeness for purposes of advertising, promotion, or trade without further compensation, unless prohibited by law. In the event there is a discrepancy or inconsistency in any promotional material, the Official Rules shall prevail, govern and control. UHCU is not responsible for any typographical or other error in the printing of the offer, administration of the drawing, or in the announcement of the prizes. In no event will more than the stated number of prizes be awarded. Claims may not be resolved through any form of class action. UHCU is not responsible for any technical problems, delays in processing transactions, non-receipt of a transaction, computer, electronic malfunction, human error, malfunctions of telephone lines, computer systems, servers, providers, hardware, software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Entries that are suspected of being fraudulent (e.g., those using robotic, automatic, programmed or similar methods of participation) will be disqualified, based on determinations made solely by UHCU. UHCU reserves the right to prohibit the participation of an individual if fraud, abuse, or tampering is suspected, if winner verification documents are obtained or submitted illegitimately or if an entrant fails to comply with any requirement of participation as stated herein or with any provision in these Official Rules. UHCU reserves the right to cancel, suspend, modify any method of entry if fraud, abuse,

misconduct or technical failures inherent to that method of entry destroy the integrity of the program; or if a computer virus, bug or other technical problem corrupts the administration, security or proper administration of the program as determined by UHCU in their sole discretion. In the event of termination of any method of entry, all remaining drawings will be conducted from among all eligible entries received from such method of entry prior to termination (of such method of entry) and all remaining entries received from non-terminated methods of entry. Proof of submitting entry will not be deemed proof of receipt by UHCU.

Promotion Period: The monthly promotion begins on February 1, 2019 and ends December 31, 2019.

Prizes: Prizes will vary each month and will be presented via promotional materials and on the website.

Winner Drawings: Random drawings will be conducted once a month for the promotional period beginning February 2019 through December 2019 from all eligible entries received for each drawing. One (1) prize winner will be selected at random each month. Winners will be chosen on the fifth business day of each month, starting March 1, 2019. UHCU will notify monthly winners by telephone using the phone number(s) associated with the winners account. Winners be required to complete an Eligibility & Release Form. Such document must be completed within seven (7) calendar days from the date of telephone notification, as determined by UHCU. Noncompliance within these time periods will result in disqualification by UHCU and an alternate winner will be selected, time permitting. Odds of winning will depend on the number of eligible entries received for each monthly drawing. Entries are not carried over from month to month.

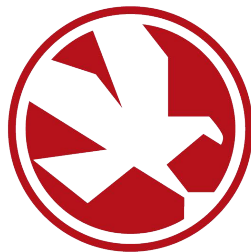
To Claim Prize: The winners of the prizes will be notified via telephone. Need not be present to win. If we are unable to contact a prize recipient within seven (7) business days of the winner announcement, the entry will be disqualified and an alternate winner will be chosen. Prize delivery will be coordinated at time of notification.

Release and Limitations of Liability: Entrants agree to release, discharge, indemnify and hold harmless UHCU, and each of its officers, directors, employees, members, representatives, and agents from and against all claims and causes of action arising from or relating to, either directly or indirectly, and either wholly or in part, participation in this Promotion or the receipt or use of any prize. EXCEPT WHERE OTHERWISE PROHIBITED BY LAW, ENTRANT GRANTS (AND AGREES TO CONFIRM THAT GRANT IN WRITING) PERMISSION TO UHCU AND THOSE ACTING UNDER UHCU'S AUTHORITY THE RIGHT TO THE USE OF HIS/HER NAME, PHOTOGRAPH, LIKENESS, VOICE, VIDEORECORDING, IMAGE AND BIOGRAPHICAL INFORMATION AND STATEMENTS AND THE ENTRY FOR ADVERTISING, TRADE, PUBLICITY AND PROMOTIONAL PURPOSES WITHOUT ADDITIONAL COMPENSATION, IN ALL MEDIA NOW KNOWN OR HEREAFTER DISCOVERED,

WORLDWIDE AND ON THE INTERNET AND WORLD WIDE WEB, WITHOUT NOTICE, REVIEW OR APPROVAL.

Marketing and Privacy Agreement: UHCU will not share your phone number or email address with any other parties for any purpose. By entering this competition you grant UHCU the right to publish your first name and last initial in any UHCU issued and owned promotional materials, including but not limited to the website, printed materials, newsletter and social networking channels for promotional use.

Disputes: Any violation of these Rules will result in disqualification. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules shall be construed by UHCU in its sole and absolute discretion. Any failure by UHCU to enforce any term of these Rules shall not constitute a waiver of that term. Any and all disputes pertaining to this promotion or these Rules shall be governed by the laws of the State of Texas.



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