UNITED HERITAGE CREDIT UNION HOLIDAY GIVEAWAYS RULES AND PRIVACY AGREEMENT

Giveaway Sponsor: United Heritage Credit Union (UHCU)

12208 N. Mopac Expressway, Austin, Texas 78758

512.435.4545 903.597.7484 800.531.2328 social@uhcu.org

Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook or Instagram. Entrant understands that information submitted is provided to UHCU and not to Facebook, Twitter or Instagram.

Eligibility: Entrants must be at least 18 years old to enter/win as of contest start date. Must do the following to be entered for a chance to win: Complete and submit the specified contact information form on UHCU.org. Entrants may complete and submit the website form one time for each giveaway. Entrants may also complete the following action for extra entries in the contest: Like/comment on a specified post (Facebook OR Instagram). Form entries may also be mailed to PO Box 202020, Austin, Texas 78720 c/o Experience, Engagement & Education Department and must include the entrant's full name, address and phone number. Form entries must be received by the end of the Contest Period in order to be included in the drawing. One entry allowed via mailing method. Membership in UHCU not required. UHCU employees, employee household members and Board Members of UHCU are not eligible.

Conditions of Participation: Participation in the contest constitutes 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 contest 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 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 contest or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the contest 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 contest 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 contest, and may select from those entries received up to the cancellation/suspension date.

Contest Period: For each giveaway included in this promotion, cut-off dates for eligible entries will be posted on promotional materials ("Contest Period"). Entries that are submitted before or after the Contest Period specified for each giveaway will not be accepted. Submissions will be accepted for the duration of each giveaway during this promotion.

Winner Drawings: The winners(s) of the prize(s) will be randomly drawn from all eligible entries received for each giveaway. The prize drawings will be conducted by UHCU. Odds of winning determined by number of entries received during each Contest Period. Multiple entries allowed. Each giveaway in this promotion has its own eligibility period and entries received for one giveaway are not eligible for inclusion as entries for other offered giveaways within this promotion.

To Claim Prize: The winner(s) of the giveaways will be announced via Facebook and Instagram and posts and notified via email or by phone. In order to coordinate delivery of the prize, the winner(s) will be required to either 1. Send a private message via Facebook or Instagram to UHCU with appropriate contact information, or 2. Respond to a notification email or phone call. UHCU chooses the method of contact based on the method of entry. Need not be present to win. If we are unable to contact a prize recipient within two (2) business days of the winner announcement, the entry will be disqualified and an alternate winner will be chosen.

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 Contest 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 or reproduce submitted photo(s), along with 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 other 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 contest or these Rules shall be governed by the laws of the State of Texas.

