

Neighbors Credit Union
September VISA[®] Gift Card Giveaway Contest Rules
“The Giveaway”

1. Sponsor: Neighbors Credit Union, 6300 S. Lindbergh, Blvd. St. Louis, Missouri 63123.

2. Eligible Participants: Members who have a VISA[®] credit card with Neighbors Credit Union, and who are a U.S. Citizen at least 18 years of age.

3. Giveaway Period: The contest runs from September 1, 2020 to September 28, 2020.

4. How to Enter: No purchase necessary to enter. Individuals may only enter using one of the Giveaway entry methods stated below. Incomplete entries and/or entries containing inaccurate information will be void at Sponsors' sole discretion. Sponsors will not be responsible for lost, late, incomplete, stolen, illegible, or misdirected entries due to any reason. The Sponsors reserve the right to disqualify, at its sole discretion, any or all entries with irregularities or that are tied back to an individual if he/she entered with multiple entries or under multiple identities/email addresses. Entries must be received by 11:59PM CST on the last day of the Giveaway Period. All entries and requests become Sponsors' property and will not be returned or acknowledged.

Method #1: Neighbors VISA Credit Card transactions - *Individuals who have transactions within the identified merchant categories will gain automatic entries. Each transaction within the identified category equals one (1) entry. This process will be facilitated by the Card Services Department at Neighbors Credit Union. Entries in merchant categories will be collected as follows:*

- *September 1-September 7, 2020 entries gained for transactions in Dentists, Doctors, Department stores, Discount stores, Electronic stores*
- *September 8 - September 14, 2020 entries gained for transactions in Fuel and Food*
- *September 15 - September 21, 2020 entries gained for transactions in Electric, Gas, Trash, Phone*
- *September 22 - September 28, 2020 entries gained for transactions in Furniture, Home Improvement stores, Carpeting/Flooring and Appliance store.*

Method #2: Email – *Individuals may provide an email as an opt-in to this contest. The email will provide one (1) entry into the contest. One (1) email can be sent per individual, per week of the Giveaway Period. This process will be facilitated by the Card Services Department at Neighbors Credit Union. No Purchase Necessary - Individuals must submit an email to cardservices@neighborscu.org (the “email”). The individual must include the following: (i) the Individual's first and last name; (ii) mailing address; (iii) phone number (area code included); (iv) email; (v) subject line “September 2020 Giveaway”; and (vi) the statement “I have read and agree to the sweepstakes official rules”. Each email must be mailed separately and received by Sponsor prior to the final day of the Giveaway Period. Upon receipt, each email with the information provided in accordance with this section will become a single “Giveaway Entry.” Photocopied, facsimile, illegible or mechanically reproduced entries are not eligible. Use of the information submitted via Method #2 will only be used in administration of the Giveaway.*

5. Random drawing and odds of winning: One winner will be selected during a random drawing each week, by a member of the Neighbors Credit Union staff, from all eligible entries, totaling four individuals at the end of the Giveaway. The drawings will be held each week of the Giveaway period on 09/08/2020, 09/15/2020, 09/22/2020, 09/29/2020. Winners will be notified within seven (7) days after the drawing via the contact information provided on the Giveaway Entry. All decisions in all matters relating to this

Giveaway made by the Sponsors are final. Odds of winning depend solely on the total number of valid entries received during the Giveaway Period.

6. Eligibility Exceptions and General Terms: Employees and volunteer officials of Neighbors Credit Union, and their immediate families (spouse, parents, children, siblings and their spouses) and individuals living in the same household of each of the above are ineligible. Contest void where prohibited or restricted by law. Federal, state, and local taxes are sole responsibility of the prizewinner. Contest is subject to all applicable federal, state (Missouri) and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of Sponsor. By participating, entrants agree to these official rules and accept decisions by Neighbors Credit Union as final.

7. To Claim Prize: The prizewinner will be notified by telephone and will be mailed to the recipient at a valid address that each winner provides to Neighbors Credit Union. Further, Neighbors Credit Union will require that the winner sign an Affidavit of Eligibility and Liability Release form. The winner must return the Affidavit to Neighbors Credit Union at the time of claiming the prize or prize will be forfeited and awarded to alternate winner. The prizewinner may not transfer their prize to any other party prior to acceptance.

8. Limitations of Liability: Neighbors Credit Union is not responsible for printing or typographical errors in any contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or transactions processed late, incorrectly, or due to computer, electronic malfunction or human error. Neighbors Credit Union reserves the right to cancel or modify the Contest if fraud or technical failures compromise the integrity of the Contest as determined by Neighbors Credit Union in its sole discretion.

9. Prize: Four (4) winners will each receive one (1) VISA gift card valued at fifty dollars (\$50.00). Combined, the estimated retail price of all prizes is two hundred dollars (\$200.00). The Gift Card is redeemable for future purchases at any location where VISA gift cards can be redeemed. The Gift Card is subject to terms listed on its back and the Gift Card is non-transferable and cannot be redeemed for cash. Sponsors makes no representation or warranties concerning the appearance, safety or performance of any prizes awarded.

10. Winner Listing: The prizewinners' name will possibly be printed in the next issue of the Neighbors Credit Union quarterly newsletter and/or credit union website as well as other credit union publications. In addition, press releases will be sent to appropriate media announcing the winner and contest.