MISSION CITY FEDERAL CREDIT UNION "SPRING GETAWAY SWEEPSTAKES" OFFICIAL RULES

1. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

2. EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.

- 3. **Sweepstakes Period:** Sweepstakes begin April 1ST, 2025 at 12:00am and ends April 30TH, 2025 at 11:59PM PST ("Sweepstakes Period").
- 4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Sweepstakes Period before the entry deadline, odds of winning are 1:100.

5. **Prize: GRAND PRIZE ARV: \$5,000.00.**

- 6. **Sponsor:** Mission City Federal Credit Union ("MCFCU"), 1391 Franklin St Santa Clara, Ca. 95050a
- 7. **Entry Deadline:** Eligible entries must be received by April 30th, at 11:59pm PST
- 8. **Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a member in good standing. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes void where prohibited by law.
- 9. **How to Enter:** There are two ways to enter the Sweepstakes:

Automatic Entry: An eligible MCFCU VISA Debit Card cardholder with an open Mission City Federal checking account who uses their MCFCU Visa Debit Card ("Eligible Card") automatically receives one (1) Sweepstakes entry per transaction when using their Eligible Card during the Sweepstakes Period. Cash advances, cash transactions and ATM transactions are not eligible. Refund/Return transactions are also excluded from eligible entries. Eligible Cards or card numbers that have been stolen, are fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Entry will be deemed submitted by the primary person in whose name the Eligible Card used to enter the Sweepstakes was issued. Alternate Method of Entry: You may enter the Sweepstakes without purchase via U.S. Mail by hand-printing your complete legal name, postal mailing address, city, state, zip code, primary phone number (including area code), and primary email address, along with words Entry to the Spring Getaway Sweepstakes on a 3" x 5" card, and mail your entry in a number #10 envelope to: Mission City Federal Credit Union, ATT; Spring Getaway Sweepstakes 1391 Franklin St Santa Clara, Ca. 95050 Mail-in entries must be received by close of business of the final day of the Sweepstakes Period. Each mail-in entry will count as one (1) entry to the monthly drawing of the sweepstakes period that they are postmarked and have an equal chance of winning.

Entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

10. **PRIZE DRAWINGS:** The random drawing for the Prize will be held May 14th, 2025. All eligible entries received during the Sweepstakes Period will qualify for the prize drawing. The winners will be notified by phone call and or email. A complete list of winners will be available on our website at www.missioncityfcu.org. Prize must be collected within 30 days after winners are announced by coming in person to our office located at 1391 Franklin St. Santa Clara, Ca. 95050. Prizes that are not claimed during the redemption period become property of the Credit Union and may be used in a future Sweepstakes.

Upon notification, Prizewinner may be required to complete a Winner Affidavit of Eligibility, Liability & Publicity Release Agreement and return same, properly executed, prior to collecting the Prize. Failure to return signed Winner Affidavit of Eligibility, Liability & Publicity Release Agreement may result in forfeiture of prize.

11. **LIMITATION OF LIABILITY:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Sweepstakes. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, use, misuse, or possession of any prize received in this Sweepstakes. The Credit Union and each of its officers, directors, employees, members, representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance,

use, misuse, or possession of any prize awarded or participation in this Sweepstakes. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

- 12. **TAXES:** The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.
- 13. **PUBLICITY AUTHORIZATION:** Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
- 14. **CHOICE OF LAW:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.