

GOLDEN 1 CREDIT UNION
MEMBER APPRECIATION SWEEPSTAKES 2022
OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. SPONSOR INFORMATION: Golden 1 Credit Union, located at 8945 Cal Center Dr., Sacramento, CA 95826 is the Sponsor of this Sweepstakes (“Sponsor”).

2. ELIGIBILITY: This Sweepstakes is open only to legal residents of California who are 18 years of age or older and a member of Golden 1 Credit Union on or before October 15, 2022. You need not be present to win. Employees of the Sponsor, Prize Providers, and their respective affiliates, parents, subsidiaries, advertising representatives and agencies involved in this Sweepstakes, and the immediate families or those living in the same household as any of the foregoing persons are NOT ELIGIBLE to enter or win.

3. HOW TO ENTER: This Sweepstakes begins at 10:00 a.m. PST on October 20, 2022 and ends at 5 p.m. PST on October 21, 2022. You may enter this Sweepstakes via Golden 1’s social media channels or golden1.com. The entry methods are described below. Of these entries, two (2) winners will be randomly selected on October 20, 2022 for the \$500 giveaway via Woobox generator. Additional one (1) one winner will be randomly selected on October 21, 2022, for the \$1,000 giveaway via Woobox generator. The winner of the \$1,000 will need to complete, sign, and return a W-9 form before prize will be awarded. Participants may submit multiple entries, but only one winner per eligible Golden 1 Credit Union account will be awarded a prize each day. Each member on a joint eligible account can win once per day. Once an entry has been selected for a prize, additional entries received from a selected winner will be void for that day’s sweepstakes. All entries must be received by 5:00 p.m. PST on the date of the drawing. You may be required to provide some or all of the following information: your first and last name, date of birth, and email address to claim the winning Prize. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void. Entries generated by a script, macro, or other automated means or by any means that subvert the entry process or interfere with fair play of this Sweepstakes will be disqualified. Entries that are late, incomplete, incorrect, garbled, corrupted, or unintelligible for any reason, including, without limitation, computer or network malfunction or congestion, or which do not meet the specifications set forth above, are void and will not be accepted. All entries become the property of the Sponsor and will not be returned. All federal, state and local laws and regulations apply.

1. **FACEBOOK ENTRY METHOD:** You may enter the Sweepstakes via facebook.com/golden1cu by following the link included in the Facebook posts between October 20, 2022 and October 21, 2022. You may be required to provide some or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. Facebook entrants must be the registered subscriber of the

Facebook account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same Facebook account, the authorized subscriber of the Facebook account used to enter the Sweepstakes at the actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet Website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.

2. **INSTAGRAM ENTRY METHOD:** You may enter the Sweepstakes via [instagram.com/golden1cu](https://www.instagram.com/golden1cu) by clicking the link in our Instagram bio and following the entry directions. You may be required to provide some or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. Instagram entrants must be the registered subscriber of the Instagram account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same Instagram account, the authorized subscriber of the Instagram account used to enter the Sweepstakes at the actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet Website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.
3. **TWITTER ENTRY METHOD:** You may enter the Sweepstakes via twitter.com/golden1cu by following the link included in the Twitter posts between October 20, 2022 and October 21, 2022. You may be required to provide some or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. Twitter entrants must be the registered subscriber of the Twitter account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same Twitter account, the authorized subscriber of the Twitter account used to enter the Sweepstakes at the actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet Website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.
4. **PRIZES AND APPROXIMATE RETAIL VALUE:** There will be a total two (2) winners randomly selected for the \$500 giveaway on October 20, 2022, subject to eligibility. Additionally, one (1) winner will be randomly selected on October 21, 2022, for the \$1,000 giveaway, subject to eligibility. The winner of the \$1,000 will need to complete, sign, and return a W-9 form before prize will be awarded via deposit into the member's Golden 1 Credit Union account. The \$500 prize, the prize will be deposited into the eligible members' Golden 1 Credit Union account, subject to terms and conditions. If a winner is unable to take possession of a prize, the prize will be forfeited without any compensation to the winner. All other expenses not specifically mentioned

are not included in the prize. Winners are solely responsible for all expenses, costs or fees associated with acceptance and/or use of the prize not specified herein including, without limitation, any and all applicable federal, state, and local taxes, including taxes imposed on his/her income. Certain restrictions may apply. The prize is non-transferable and no substitutions will be allowed, except at the sole discretion of the Sponsor and Prize Providers, who reserve the right to award a prize of comparable or greater value. Each prize is awarded “as is” with no warranty or guarantee, either express or implied. All details of the prizes not specified herein shall be determined solely by the Sponsor and Prize Providers.

5. RANDOM DRAWING: The Winners will be selected in a random drawing on or around 5:00 p.m. PST on October 20 & 21. The Prizes are guaranteed to be awarded and money will be directly deposited into the Winners’ Golden 1 Credit Union Account. The Winners will be notified by email on or before October 20 & 21, 2022.

6. PRIZE CONDITIONS: No substitution for any prize will be permitted. If necessary due to unavailability of the prize, a prize of equal or greater value will be awarded at the discretion of the Sponsor and Prize Providers. The prize is not transferable, assignable, or redeemable for cash. Eligibility, including, without limitation, active good standing membership in Golden 1 Credit Union on or before October 20, 2022, and remaining active through distribution of the prize, will be verified prior to any prize being distributed. If a Winner cannot be reached, is found to be ineligible or declines acceptance of the prize for any reason, cannot or does not comply with these Official Rules, or if the prize or the prize notification is returned to the Sponsor as undeliverable, such winner will be disqualified and an alternate winner will be selected. By entering this Sweepstakes and/or accepting the prize, each winner and entrant hereby consents (except where prohibited by law) to the reasonable use by the Sponsor of his or her name, age, photograph, voice, likeness and/or image, address, and contents of the entry form without any further compensation for any future promotional activity related to this Sweepstakes. Such reasonable use by the Sponsor may include without limitation the publication of the winners’ and entrants’ names, photographs, likenesses and/or images, and/or contents of his or her entry forms on Facebook, Instagram, Twitter, the Golden1.com website, and other Internet and social media platforms. Except in the case where a winner is ineligible for or declines a prize, all winners will be required to accept their prizes as notified by the Sponsor. For the \$500 prizes where no further action is required to accept the prize, winners consent to accept their prize by participating in the sweepstakes.

7. ODDS OF WINNING: Odds of winning a prize depend on the total number of eligible entries received for the Sweepstakes and are equal regardless of method of entry.

8. PRIVACY. Your participation in this Sweepstakes constitutes your consent for the Sponsor to use your personal information for the purpose of administering the Sweepstakes and awarding the prizes. For information regarding the Golden 1 Privacy Policy, please visit: <https://www.golden1.com/pdf/privacy.pdf>.

9. CONDUCT OF PARTICIPATION: By entering the Sweepstakes, entrant affirms that he/she has read and agrees to abide by the Official Rules and the decisions of Sponsor and Prize Providers. The Sponsor reserves the right to disqualify any entrant acting in violation of the Official Rules or found tampering with the entry process or with the operation of the Sweepstakes or the website. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that term or any other provision. The Sweepstakes is governed by the laws of the State of California, without regard to any conflict of law rules. By entering the Sweepstakes, all Winners and entrants agree that any dispute relating to or arising under the Sweepstakes, or these Official Rules shall be determined in the federal, state and local courts located in Sacramento County, California. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE RELATED TO THE SPONSOR, PRIZE PROVIDERS, OR THE SWEEPSTAKES OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR AND PRIZE PROVIDERS RESERVE THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

10. LIMITATIONS OF LIABILITY: The Sponsor, Prize Providers, and their respective affiliates, parents, subsidiaries, officers, directors, members, employees and agents, are not responsible for any incorrect or inaccurate entry information, theft, tampering, destruction, or unauthorized access to, or alteration of entries; printing, typographical or other errors in any Sweepstakes-related materials; and any entries which are late, lost, delayed, incomplete, misdirected or any combination thereof. The Sponsor and Prize Providers reserve the right to modify, suspend, or terminate the Sweepstakes in the event that it becomes necessary due to circumstances beyond the Sponsor's or Prize Provider's control. If the Sweepstakes is terminated early, Winners will be selected from eligible entries received at the time of termination.

11. RELEASE OF LIABILITY: By entering the Sweepstakes, the Winners and entrants agree to release, discharge, indemnify and hold harmless the Sponsor, Prize Providers, Facebook, Twitter, Instagram and their respective affiliates, parents, subsidiaries, officers, directors, employees, representatives and agents from and against any claims made by the Winners, entrants or any other third parties related in any way to the operation of this Sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any Prize or participation in this Sweepstakes or any Sweepstakes-related activity. Furthermore, by entering the Sweepstakes, each Winner agrees and consents, without further authorization, compensation or remuneration of any kind, to grant the Sponsor and Prize Providers the right to the use of his or her name, likeness or photograph in any and all advertising, promotions, and other publicity conducted or carried out by the Sponsor or Prize Providers. By entering this Sweepstakes, entrants acknowledge that the promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Twitter, or Instagram.

12. WINNERS LIST: For an Official Winners List (available after November 5, 2022) or a copy of these Official Rules, send a self-addressed, stamped envelope to: “Member Appreciation 2022” Sweepstakes - WINNERS - or - OFFICIAL RULES (please specify), c/o Golden 1 Credit Union, P.O. Box 15966 Sacramento, CA 95852-1966. All requests must be received by December 31, 2021.

13. QUESTIONS: If you have any questions, please use the contact information provided at facebook.com/golden1cu or golden1.com

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW. This promotion is managed by Golden 1 Credit Union. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Twitter, and/or Instagram. You are providing your information to Golden 1 Credit Union and not to Facebook, Twitter, and/or Instagram. By participating in this promotion, you agree to a complete release of Facebook, Twitter, and/or Instagram from any claims. All rights reserved.