

**GOLDEN 1 CREDIT UNION**  
**FINANCIAL LITERACY MONTH 2019 SWEEPSTAKES**  
**OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND 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. You need not be present to win. Employees (and their immediate families or those living in the same household) of Sponsor are not eligible to enter or win. Limit one (1) Prize per winner.

**3. HOW TO ENTER:** This Sweepstakes begins at 9:00 a.m. PST on April 1, 2019, and ends at 5:00 p.m. PST on April 30, 2019. You may enter this Sweepstakes by completing the “Financial Literacy Month” playlist on the Learning Lab of our Financial Wellness portal. ([www.golden1.com/FinancialWellness](http://www.golden1.com/FinancialWellness)) Of these entries, one winner will be randomly selected via Woobox generator as a winner each week of the month for a total of five winners in the month. Multiple entries received from any person beyond this limit will void all such additional entries. 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.

**4. PRIZES AND APPROXIMATE RETAIL VALUE:** There will be five (5) Prizes awarded total, with one (1) Prize Winner selected per week of the month. Each Prize consists of a Golden 1 Prize Pack that includes the following items: (1) one book, “Why Didn’t They Teach Me This in School?”; (1) one Golden 1 piggy bank; (1) one Golden 1 tumbler; (1) one budgeting notebook; and (1) one Game of Life. The approximate total retail value of each Prize is \$50.

**5. ODDS OF WINNING:** Odds of winning a Prize depend on the total number of eligible entries received for the Sweepstakes.

**6. RANDOM DRAWING:** The Winners will be selected in a random drawing on or around 5:00 p.m. PST on April 5, April 12, April 19, and April 26. The Prizes are guaranteed to be awarded. The Winners will be notified by email on or before May 1, 2019.

**7. PRIZE CONDITIONS:** The Prize is non-transferable, non-assignable and not redeemable for cash. No substitutions will be allowed, except at the sole discretion of the Sponsor, who reserves the right to award a prize of equal or greater value. Winners are responsible for paying any and all applicable taxes. The Prize is awarded “as is” with no warranty or guarantee, either express or implied. Eligibility, including, without limitation, will be verified prior to any Prize being distributed. Only one (1) Winner per household is permitted. If any potential Winner cannot be reached or does not respond, 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, the Prize will be forfeited without any compensation to the Winner and an alternate Winner will be selected. All Winners will be required to accept their Prizes as notified by the Sponsor. All details of the Prize not specified herein shall be determined solely by the Sponsor.

**8. PRIVACY.** Your participation in this Sweepstakes constitutes your consent for the Sponsor to share and 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 the Sponsor which shall be final. 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 hereby submit to the jurisdiction and venue of the federal, state and local courts located in Sacramento County, California. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE RELATED TO THE SPONSOR 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 RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

**10. LIMITATIONS OF LIABILITY:** The Sponsor and its 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; or any entries which are late, lost, delayed, incomplete, misdirected or any combination thereof. The Sponsor reserves the right to modify, suspend, or terminate the Sweepstakes in the event that it becomes necessary due to circumstances beyond the Sponsor’s control. If the Sweepstakes is terminated early, Winners will be selected from all 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 and its 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 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, including identifying the Winner by first and last name. By entering this Sweepstakes, entrants acknowledge that the promotion is in no way sponsored, endorsed, or administered by, or associated with Facebook.

**12. WINNERS LIST:** Copies of the Official Winners List will be available after May 6, 2019. To obtain a copy, send a self-addressed, stamped envelope to: “Financial Literacy Month” Sweepstakes – WINNERS, c/o Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by May 31, 2019.

**13. OFFICIAL RULES:** To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to: “Financial Literacy Month” Sweepstakes – OFFICIAL RULES, c/o Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by May 31, 2019.

**14. QUESTIONS:** Any inquiries or questions regarding this Sweepstakes may be sent by email to [socialmedia@golden1.com](mailto:socialmedia@golden1.com) or by regular mail to: Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-1966.

**THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.**

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