

PSCU's Credit Union Give Back Sweepstakes Official Rules

NO PURCHASE, ENTRY FEE, CREDIT OR DEBIT CARD USAGE TRANSACTIONS, NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING. SWEEPSTAKES OPEN TO ELIGIBLE CREDIT OR DEBIT CARDHOLDERS, ENROLLED IN A PARTICIPATING CREDIT UNION REWARDS PROGRAM, WHO ARE LEGAL RESIDENTS OF THE 50 UNITED STATES, D.C. OR PUERTO RICO, 21 YEARS OF AGE OR OLDER AT TIME OF ENTRY. VOID WHERE PROHIBITED.

ELIGIBILITY: Sweepstakes is open to eligible credit and debit cardholders who are legal residents of the 50 United States, D.C. or Puerto Rico, 21 years of age or older at time of entry, who are enrolled in a participating Credit Union Rewards Program. Employees of PSCU ("Sponsor"), operating and participating credit unions, their affiliate organizations or service organizations, agencies, prize suppliers, Marden-Kane, Inc. ("Administrator") and their immediate families (spouse, parents, IRS dependent, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are ineligible. Sponsor reserves the right to verify eligibility qualifications of any winner. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sweepstakes is subject to all applicable, federal, state, local laws and regulations. Void in U.S. Virgin Islands and U.S. military bases outside the 50 U.S. States/D.C. and Puerto Rico, and wherever else or otherwise prohibited by law.

TIMING: The PSCU's Credit Union Give Back Sweepstakes (the "Sweepstakes") begins at 12:00 a.m. Eastern Daylight Time (EDT) on July 27, 2020 and ends at 11:59:59 p.m. EDT on December 13, 2020 ("Promotion Period"). The Sweepstakes consists of ten (10) Sweepstakes Entry Periods (each a "Sweepstakes Entry Period") which corresponds to ten (10) random drawings to award prizes as defined below in the Random Drawing Schedule. Sponsor's computer is the official timekeeping device for this Sweepstakes.

HOW TO ENTER AND RANDOM DRAWING SCHEDULE

There are two (2) ways to enter:

- **Automatic Entry with purchase:** Eligible rewards credit and debit cardholders will receive one (1) Entry for making a minimum of four (4) qualified purchases (**transactions routed to the issuer's processor as signature transactions only**), net of returns, charged to any of their participating credit union credit or debit card accounts during a Sweepstakes Entry Period and will be automatically entered into the random drawing for that Sweepstakes Entry Period. For each Sweepstakes Entry Period, if a cardholder makes a minimum of four eligible transactions using their rewards program credit and/or debit card, they will automatically earn one (1) Entry into the random drawing for that Sweepstakes Entry Period. Account adjustment transactions/returns, Automatic Teller Machine (ATM) withdrawals, finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges are not considered eligible transactions for Sweepstakes Entry. Entries from unauthorized card use or purchases made on cards that have not been enrolled in a participating Credit Union Rewards Program or made with lost, stolen or fraudulent credit or debit cards are void.
- **To enter without a purchase or obligation:** Register your contact information online at: www.cugivebackssweepstakes.com and you will be required to answer survey questions listed on the form regarding use of your credit union's products and services. For each Sweepstakes Entry Period, if registered as noted above complete the survey questions found at www.cugivebackssweepstakes.com and earn one (1) Entry into the random drawing for that Sweepstakes Entry Period.

Non-winning Sweepstakes Entries received for one Sweepstakes Entry Period will automatically roll-over to be eligible for all remaining subsequent Random Drawings. There is a limit of two (2) Sweepstakes Entries allowed per person for each Sweepstakes Entry Period regardless of method of entry and all Entries must be received by the dates listed below in the Random Drawing Schedule. Overall, there is a limit of twenty (20) Sweepstakes Entries allowed per person for the entire Promotion Period regardless of method of entry. Entries received in excess of the allowable limit noted above will be void.

Random Drawing Schedule

Random Drawing	Sweepstakes Entry Period	Drawing Date	Prizes available to be awarded
#1	07/27/2020 12:00 a.m. EDT - 08/09/2020 11:59:59 PM EDT	08/21/2020	10 winners will each receive a \$1,000 check
#2	08/10/2020 12:00 a.m. EDT - 08/23/2020 11:59:59 PM EDT	09/04/2020	10 winners will each receive a \$1,000 check
#3	08/24/2020 12:00 a.m. EDT - 09/06/2020 11:59:59 PM EDT	09/18/2020	10 winners will each receive a \$1,000 check
#4	09/07/2020 12:00 a.m. EDT - 09/20/2020 11:59:59 PM EDT	10/02/2020	10 winners will each receive a \$1,000 check
#5	09/21/2020 12:00 a.m. EDT - 10/04/2020 11:59:59 PM EDT	10/16/2020	10 winners will each receive a \$1,000 check
#6	10/05/2020 12:00 a.m. EDT - 10/18/2020 11:59:59 PM EDT	10/30/2020	10 winners will each receive a \$1,000 check
#7	10/19/2020 12:00 a.m. EDT - 11/01/2020 11:59:59 PM EDT	11/13/2020	10 winners will each receive a \$1,000 check
#8	11/02/2020 12:00 a.m. EDT - 11/15/2020 11:59:59 PM EDT	11/27/2020	10 winners will each receive a \$1,000 check
#9	11/16/2020 12:00 a.m. EDT - 11/29/2020 11:59:59 PM EDT	12/11/2020	10 winners will each receive a \$1,000 check
#10	11/30/2020 12:00 a.m. EDT - 12/13/2020 11:59:59 PM EDT	12/28/2020	10 winners will each receive a \$1,000 check

The registration of your contact information and the use of your credit union credit or debit card to make a purchase and/or your submission of an alternate online method of entry constitute your consent to participate in this Sweepstakes and to be bound by the Official Rules and the decisions of the Releasees as defined below that shall be final and binding in all respects. Multiple entrants are not permitted to share the same email address. Proof of submission of the online Entry (such as a copy in a "sent" folder) does not constitute proof of receipt to serve as the Sweepstakes Entry. Automated and/or repetitive electronic submission of Entries (including but not limited to Entries made using any script, macro, bot, or Sweepstakes service) will be disqualified and transmissions from such automated and/or repetitive electronic sources may be blocked. Entries generated by these or by any other automatic or mechanical means are void.

RANDOM DRAWINGS DETAILS & ODDS OF WINNING: Random drawings will be held according to the dates listed above in the Random Drawing Schedule from all eligible Entries received by Marden-Kane, Inc., an independent judging organization headquartered in Syosset, NY, USA. Decisions of the judges are final on all matters relating to this Sweepstakes. Limit one Grand Prize per person/family/household for the entire Promotion Period. Odds of winning for a particular Sweepstakes Entry Period are dependent upon the total number of eligible entries received for that specific

Sweepstakes Entry Period plus the Sweepstakes Entry Period preceding it. Prizes are nontransferable and no substitutions are allowed except by the Sponsor (as noted below) who reserves the right to award a prize of equal or greater approximate value and comparable use for any reason.

PRIZES: Total of one hundred (100) Grand Prizes will be available to be awarded during the entire Promotion Period. Ten (10) Grand Prizes will be awarded for each of the ten (10) random drawings, as noted above in the Random Drawing Schedule. Each prize will consist of: A \$1,000 check to be mailed to each winner within six (6) weeks of winner being verified, Value: \$1,000. **Total Value of all prizes available to be awarded: \$100,000.** There will be only one (1) winner selected from each participating credit union, per Sweepstakes Entry Period. Sponsor reserves the right to substitute the prize for one of equal value or comparable use for any reason. Any and all costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the Grand Prize winner including all applicable federal, state, and local income taxes. Winner will receive a 1099 Tax Form for the actual value of the prize to file with the IRS for either the 2020 or 2021 tax year, depending upon date when winner receives their prize. The winner shall bear all risk of the prize check being lost, damaged or cashed without permission after it has been delivered to winner. No more than the stated number of Grand Prizes will be awarded for each Sweepstakes Entry Period. In the event that production, technical, programming or any other reasons cause more than the stated number of Grand Prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of Grand Prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

GENERAL CONDITIONS: All materials submitted become the sole property of the Sponsor and will not be returned. Potential prize winners will be notified by mail, phone and/or email and must complete, notarize and return the Affidavit of Eligibility/Release of Liability/Prize Acceptance Form, and (where legal) a Publicity Release within five (5) days of attempted notification. The winner's Affidavit Form is subject to verification by Sponsor. The awarding of the prize is contingent on each individual's full compliance with these Official Rules, as determined by Sponsor in its sole discretion. If winner is found to have falsified any data or material, the winner forfeits his/her prize and is disqualified, and an alternate winner will be selected according to the original winner selection method, time permitting. If prize notification is undeliverable or if potential winner does not comply within the applicable time period as stated above, he/she will be disqualified and an alternate winner will be selected. Releasees as defined below are not responsible if a Potential Winner does not receive the Winner Notification forms or corresponding Prize because a fraudulent e-mail address or other inaccurate contact information was provided or if the e-mail sent to a potential prize winner is misdirected or bounces back or is intercepted by SPAM or other e-mail filters.

Acceptance of Prize constitutes permission to the Sponsor and its agencies to use winner's name, city, state, comments, photograph, voice and/or likeness as part of promotional emails being sent to all participating cardholders during the Promotion Period along with other purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web in perpetuity without notice, review or approval, unless prohibited by law. Each winner, who is an eligible credit or debit card cardholder of a participating credit union, must have an account in good standing in accordance with the terms described in the Credit Card Agreement, Credit Union Provisions, and Rewards Program Rules and Conditions in order to receive the Prize. In the instance of co-applicant cardholders, the winner is the primary cardholder. By participating in this Sweepstakes, entrants agree to be bound by the Official Rules of this Sweepstakes and Rewards Program Rules and Conditions and the decisions of the judges. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. Sponsor reserves the right to conduct a background check on Grand Prize winners.

Entrants agree to indemnify and hold harmless the Sponsor, its parent, affiliates, subsidiaries, divisions, advertising and promotion agencies, Marden-Kane Inc. and all of their respective employees, directors, officers, shareholders, agents, successors and assigns (collectively "Releasees"), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of the Prize that may be awarded. Releasees are not responsible for printing, typographical, human or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of prizes; or for stolen, lost, late, corrupted, misdirected, damaged, incomplete, undecipherable entries; or for transactions that are lost, misdirected, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason, including computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. If for any reason the Sweepstakes is not capable of running as planned for reasons which may include without limitation time of war, national emergency, accident, dangerous weather conditions, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism, health crisis such as a pandemic or epidemic or other matters beyond the Sponsor's reasonable control (each a "Force Majeure" event), that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Sweepstakes and the Sweepstakes is not capable of being conducted as described in these Official Rules, Sponsor shall have the right, at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes in whole or in part, without further liability to the Entrants or third parties. In the event this Sweepstakes is cancelled prior to the stated end date, a notice will be posted at www.cugivebackssweepstakes.com; and Sponsor reserves the right to award prizes in a random drawing from among all eligible non-suspect Entries received prior to the time of the action or event warranting such cancellation.

If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes using all transactions and entries received as of the termination date. Sponsor reserves the right to prosecute any individual suspected of tampering with the entry process to create fraudulent entries or to disrupt the operation of the Sweepstakes. Sponsor reserves the right at its sole discretion to disqualify any entrant to be acting in any manner deemed by Sponsor to be in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive way, or with intent to annoy, abuse, threaten or harass any other person. **CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.** Sponsor's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by Sponsor for the purpose of administering the Sweepstakes only. Sponsor shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Sponsor to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review PSCU's privacy policy please go to <http://www.pscu.com/privacy>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of Florida, without giving effect to any choice of law or

conflict of law rules (whether of the State of Florida, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Florida.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Released Party, claims and causes of action arising out of or connected with this Sweepstakes, or the Prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For individual copy of Official Rules log onto www.cugivebackssweepstakes.com.

WINNERS' LIST: A list of all winners will be available online, after January 15, 2021, at: www.cugivebackssweepstakes.com.

Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

Administrator: Marden-Kane, Inc., 250 Parkway Drive, Ste 150, Lincolnshire, IL 60069.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from PSCU, please phone 1-800-654-7728 or write to PSCU P. O. Box 31216 Tampa, FL 33631.