

MyUSA Credit Union's Raise a Ruckus Sweepstakes Official Rules

1. ELIGIBILITY: MyUSA Credit Union's Raise A Ruckus Sweepstakes is open to legal residents of the 50 United States and the District of Columbia. Must be 18 years or older at the time of entry. Void where prohibited. The MyUSA Credit Union's Raise A Ruckus Sweepstakes begins on May 9, 2022 at 8:00 A.M Eastern Standard Time ("EST") and ends on September 30, 2022 at 5:00 P.M. EST. The following persons are NOT eligible to enter the Sweepstakes:

- A. employees of MyUSA Credit Union, its affiliates, subsidiaries, advertising/promotional agencies, board members, or officers;
- B. officers, employees or agents of any organizations directly involved with this Sweepstakes, including any co-sponsor of the Sweepstakes;
- C. immediate family members (spouse, parents, siblings, and children) and persons living in the same household as the persons identified in (A) or (B) above

2. TIMING: The Sweepstakes begins on Monday, May 9, 2022 at 8:00 A.M. EST and ends Friday, September 30, 2022 at 5:00 P.M. EST. All entries must be received by Friday, September 30, 2022 at 5:00 P.M. EST to be included in the Sweepstakes. MyUSA Credit Union's computer will be the official timekeeping device for the Sweepstakes' electronic entries.

3. HOW TO ENTER:

- A. Open a new MyUSA checking account at any of our convenient locations, over the phone or online during the promotional period. Must provide a valid email to have on file. During the Sweepstakes Entry Period, when you open a checking account you will automatically receive one (1) entry into the Sweepstakes.
- B. Open a new MyUSA Credit Card at any of our convenient locations, over the phone or online during the promotional period. Must provide a valid email to have on file. During the Sweepstakes Entry Period, when you open a credit card you will automatically receive one (1) entry into the Sweepstakes.
- C. Enter by originating a new loan or refinancing a non-MyUSA Credit Union loan over to us. Loan types eligible for this promotion are: auto, RV, boat, motorcycle, Mastercard or VISA, lines of credit, fixed signature, mortgage, and home equity lines of credit. Commercial loans are not eligible. During the Sweepstakes Entry Period, when you originate a loan (stipulated above) you will automatically receive one (1) entry into the Sweepstakes per loan originated. Existing loans with MyUSA Credit Union are excluded from entry.
- D. Alternate Entry Method- Complete the free entry form at the end of this document and mail it in a sealed, stamped envelope to:
 - a. MyUSA Credit Union
ATTN: Marketing
3600 Towne Blvd.
Middletown, OH 45005
 - b. Entries submitted by mail must be postmarked no later the cut off dates listed below and must be received no later than 5 days after postmarked date. Limit one (1) alternative entry per person. All qualifying loans will receive one (1) entry. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different addresses, identities, registrations, or any other methods will be void and your entries and you will be disqualified. Use of any automated system to enter is prohibited and will

result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries all of which will be ineligible to win a prize. Potential winners of any prize may be required to show proof of ID to be awarded the prize. All entries become the sole and exclusive property of Sponsor and will not be returned or cancelled.

- c. **NOTE: Submission of an entry form constitutes authorization for MyUSA Credit Union to contact the entrant for the purposes of soliciting new or additional business.**

4. **ODDS OF WINNING:** The odds of winning will depend upon the actual number of entries MyUSA Credit Union receives to this Sweepstakes.

5. **RANDOM DRAWING:** Random drawing will be conducted among all eligible entries received under dual control. Drawing will take place on or about five business days after the cutoff date listed below. All entries will be included in the Honda Ruckus Drawing. Date of the drawing cut off:

- Honda Ruckus Drawing cutoff is September 30, 2022

6. **PRIZE** There will be one (1) prize winner drawn in total. The winner will be notified as outlined in Section 8 - "Claiming Prize" (below). Winner need not be present to win. MyUSA Credit Union reserves the right to exchange a prize for one of equivalent value at its discretion. Honda or Honda Motorsports are not affiliated with MyUSA Credit Union or this promotion.

7. **PRIZE RESTRICTIONS:** Prize is not transferable. Federal, state and local taxes and any expenses relating to the acceptance and use of the prize are the responsibility of the winner and a Form 1099-MISC will be issued at 2022-year end if applicable to monetary value of prize won. Additional restrictions may apply. All federal, state and local laws and regulations apply. MyUSA Credit Union shall only be responsible for awarding the number of prizes as stated in these rules. MyUSA Credit Union expressly disclaims any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use of prizes awarded.

8. **Claiming Prize:** All properly claimed prizes will be awarded. Winner will be notified by phone on or about end of the month listed above. If Winner does not pick up the prize during this period, the prize may be forfeit and an alternate winner selected. By accepting the prize, the winner consents to MyUSA Credit Union's use of his/her name, photograph and/or likeness, address, voice and statements made by or attributed to them, in perpetuity, in any and all media now known or hereafter developed (including, without limitation, print, broadcast and Internet), for all legitimate business purposes including advertising and promotional activities without additional compensation, unless prohibited by law. Should the winner make any false statement(s) in any media referenced above, he or she will be required to promptly return his/her prize to MyUSA Credit Union.

9. **PRIVACY:** By participating in the Sweepstakes, you hereby consent to MyUSA Credit Union's collection and usage of your personal information. MyUSA Credit Union's privacy policy is found at https://www.myusacu.com/wp-content/uploads/2021/09/Privacy_Policy_MyUSA_2021-09.pdf. Except where prohibited, participation in the Sweepstakes constitutes Winner consent to Sponsor's and its agents' use of Winner's name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration in perpetuity.

10. **LIMITATION OF LIABILITY:** By participating in this Sweepstakes, entrants agree to release and hold harmless MyUSA Credit Union and all respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, prize suppliers, and the company's officers, directors, employees and agents (collectively, the "Released Parties") from any and all liability whatsoever for any injuries, losses or damages of any kind arising from or in connection with, either directly or indirectly,

- The awarding, acceptance, receipt, possession, use and/or misuse of any prize awarded herein;

and/or

- Participation in the Sweepstakes or any prize-related activities, including but not limited to traveling to or from any prize related activity.
- Upon delivery of the Prize to the winner, MyUSA Credit Union will be deemed to have awarded the prize and the winner assumes full responsibility for the prize and use of the prize.

THIS LIMITATION OF LIABILITY APPLIES TO ALL DAMAGES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, LOSS OR DAMAGE TO PROPERTY, AND/OR CLAIMS OF THIRD PARTIES.

11. MISCELLANEOUS CONDITIONS: By participating, entrants agree: 1) to be bound by and comply with these Official Rules, and 2) that all decisions of the judges and of MyUSA Credit Union regarding this Sweepstakes are final and binding in all respects. Winner must consent to their names being published on a list of winners. This Sweepstakes is an independent sweepstakes. Should an unforeseen event occur, that cannot be reasonably anticipated or controlled, and this unforeseen event affects the fairness and/or integrity of this Sweepstakes, MyUSA Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend this Sweepstakes. This right is reserved whether the unforeseen event is due to human or technical error, acts of nature or any other factor beyond the Sponsor's reasonable control. If a solution cannot be found to restore the integrity of the Sweepstakes, MyUSA Credit Union reserves the right to select a winner from among all eligible entries received before the Sweepstakes is canceled, changed, or suspended. Persons found tampering with or abusing any aspect of this Sweepstakes will be disqualified. MyUSA Credit Union reserves the right to correct any typographical, printing, computer programming or operator errors. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. DISPUTES: Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, in the appropriate district court located in Ohio; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

13. CHOICE OF LAW: 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 State of Ohio without giving effect to any choice of law or conflict of law rules (whether of the State of Ohio or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Ohio.

14. SPONSORED BY: MyUSA Credit Union, 3600 Towne Blvd. Middletown OH, 45005
NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. AN ENTRY MADE THROUGH A QUALIFYING LOAN WILL NOT INCREASE YOUR CHANCES OF WINNING OVER AN ALTERNATIVE ENTRY SUBMITTED BY MAIL OR PERSON. VOID WHERE PROHIBITED BY LAW.

MyUSA Credit Union's Raise a Ruckus Sweepstakes Alternate Entry Form

Please fill out this form completely and legibly to be eligible:

Name: _____ Birthdate: _____

Address: _____ City: _____ State: _____

Zip: _____ Phone: _____ Email _____

I consent to all Official Rules: Signature: _____