

**CONSUMERS COOPERATIVE CREDIT UNION - SHARING AND CARING- FUTURE
LEADERS GIVEAWAY DRAWING**

2019 OFFICIAL RULES

SPONSOR AND ADMINISTRATOR

The Drawing (the "**Drawing**") is sponsored and administered by Consumers Cooperative Credit Union ("CCCU"), 1075 Tri State Pkwy, Ste 850, Gurnee, IL 60031.

AGREEMENT TO THE OFFICIAL RULES

By participating in the Drawing, all participants fully and unconditionally agree to and accept these Official Rules and the decisions of CCCU as final and binding in all matters related to the Drawing. Winning a prize in the drawing is contingent upon fulfilling all requirements set forth herein.

PROMOTION PERIOD

The Drawing starts on July 1, 2019 at 7:00AM Central Daylight Time ("CDT") and ends on July 31, 2019 at 8:00PM CDT (the "Drawing Entry Period"). CCCU is the official timekeeper for the Drawing.

ELIGIBILITY

Entry to the drawings is open to anyone in the continental U.S. Limit one (1) entry per person for the entire Promotion Period. Potential winners must be 18 years of age or older.

Employees and officials of CCCU and their immediate families (parent, child, sibling or spouse) and/or persons living in their household, and any other persons or entities associated with the Drawing ("Official Family") are not eligible to claim a prize.

HOW TO ENTER

Eligible participants may enter the Drawing by submitting the official entry form located on CCCU's website.

- A. Write up 150-300 words on the assigned prompt
- B. Provide a photo of yourself
- C. Provide your name
- D. Provide your email
- E. Provide name of school attending

Entries must be received during the Drawing Entry Period. Late entries will not be eligible for the Drawing Prize. All entries shall be subject to verification by CCCU.

Any individual who attempts to enter, or in the sole discretion of CCCU is suspected of submitting any entries, by any unapproved means will be disqualified.

Entries received that are late, lost, corrupted, damaged, unintelligible, incomplete, or are not submitted by the methods outlined above will be disqualified. Entries that do not comply with these Official Rules will not be eligible to participate in the Drawing.

Entries to the Drawing are not valid for any other CCCU promotional offers.

ODDS OF WINNING

No deposit, purchase, payment or entry fee is necessary to enter or win a prize. A deposit, purchase, payment or entry fee of any kind will not improve your chances to win. Odds of winning will depend on the total number of eligible entries received throughout the Drawing Entry Period.

GIVEAWAY DRAWING PRIZES AND VALUE OF THE PRIZES

A total of four (4) Prizes will be awarded. Each Prize will include gift cards with a retail value equaling \$500. Gift cards will be for Bed, Bath & Beyond, Amazon and Target, equaling a total value of \$500. Each prize will also include a CCU branded basket of items, retail value not determined.

GRAND OPENING GIVEAWAY DRAWING AND NOTIFICATION

Potential winners of the prize will be selected from voting on our entry form platform. At the ending date and time, entries will be evaluated and the four (4) entries selected will win the Drawing. Potential winners will be notified by email. If a potential winner cannot be contacted through email within three (3) business days after the first attempt to contact him/her, CCCU may, in its sole and complete discretion, select an alternate potential winner from the entries.

CCCU decisions are final and binding on all matters relating to this giveaway. Potential winners will be notified by email and must provide a confirmation email back in order to acknowledge and accept the prize.

You may request the name of the winners by visiting the CCU website at www.myconsumers.org or by sending a self-addressed stamped envelope no later than October 31, 2019 to:

Consumers Cooperative Credit Union
2401 Plum Grove Rd
Palatine, IL 60067
Attn: Marketing

303232384v2 2197

SPECIAL CONDITIONS TO PRIZES

Persons entering the Drawing acknowledge, agree, and affirm that such entry constitutes their voluntary Liability Release and voluntary Publicity Authorization and Release. The terms of accepting the prize awards is dependent on compliance with your photo likeness and permission to use the entry for publicity purposes when announcing the winners.

Persons entering the Drawing acknowledge, agree and affirm that neither they, nor any member of their immediate family, nor any persons living in their household were employees of CCCU at the time of entry.

Persons entering the Drawing acknowledge, agree and affirm that neither they, nor any member of their immediate family, nor any persons living in their household were employees of any other entities associated with the Drawing at the time of entry.

In CCCU's sole discretion, if a prize winner cannot be notified, or if a prize winner is not otherwise in compliance with these Official Rules, then such person shall be disqualified, and an alternate Grand Prize winner shall be selected for the prize at issue.

GENERAL CONDITIONS AND RELEASE

Prize winners are solely responsible for all federal, state, and local taxes and any expenses associated with the prize.

Prize awards are non-transferable, non-assignable and substitution will not be allowed.

If for any reason the operation or administration of the Drawing is impaired or incapable of running as planned for any reason, including but not limited to: (a) unauthorized human intervention in the Drawing; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration or the processing of entries, including but not limited to data entry errors resulting from or caused by the entering, keying or mis-keying of the entrants required information; (f) the unauthorized or illegal access to personally identifiable or sensitive information; or (h) any other causes beyond the control of CCCU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Drawing, CCCU reserves the right, in its sole and absolute discretion, to disqualify any Prize award and/or to cancel, terminate, modify or suspend the Drawing in whole or in part, at any time, without notice, or to award the applicable Prize using all non-suspect eligible entries received as of, or after (if applicable) such cancellation, termination, modification or suspension date, or in any other manner that is fair and equitable and best conforms to the spirit of these Official Rules.

The Drawing is subject to applicable laws and regulations. Each person entering the Drawing agrees at all times to release and hold harmless CCCU and its respective owners, agents and representatives, parent companies, affiliates, subsidiaries, fulfillment agencies, legal advisors,

advertising and promotion agencies, and any and all other companies associated with the Drawing and all of their respective officers, directors, employees, agents, and representatives (collectively, the "Released Parties") from and against any and all claims, causes, costs, injuries, losses or damages of any kind that may occur, directly or indirectly, in whole or in part, arising out of the entrant's participation in the Drawing or receipt or use of any prizes, including, but not limited to all claims, causes, costs, injuries, losses or damages of any kind that may arise or occur as a result of: (a) unauthorized human intervention in the promotion; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration or the processing of entries, including but not limited to data entry errors resulting from or caused by the entering, keying or mis-keying of the required information by entrants; (f) injury or damage to persons or property that may be caused, directly or indirectly, in whole or in part, from entrant's participation in the promotion or receipt or use of any prize; (g) the unauthorized or illegal access to personally identifiable or sensitive information; or (h) the acceptance, possession, use, or misuse of any prize or any travel or activity related to the receipt or use of any prize.

Each person entering the Drawing waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

Failure by the CCCU to enforce any provision of these Official Rules shall not constitute a waiver of that provision of the Official Rules. CCCU reserves the right to amend these Official Rules or discontinue the Drawing at any time.

If any discrepancy should exist between these Official Rules and any other promotional material describing the Grand Opening Giveaway Drawing, these Official Rules shall govern.

DISPUTES

Each person entering the Drawing agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Drawing shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the Northern District Illinois or the appropriate Illinois State Court; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Drawing but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and/or 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. 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 Drawing, shall be governed by, and construed in accordance with, the laws of the State of Illinois.