

**CONSUMERS COOPERATIVE CREDIT UNION HOMEADVANTAGE \$500
GIVEAWAY DRAWING**

2021 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 players 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 Entry Period starts on February 1, 2021 at 12:00AM Central Daylight Time ("CDT") and ends on March 31, 2021 at 11:00PM CDT (the "Drawing Entry Period"). CCCU is the official timekeeper for the Drawing.

ELIGIBILITY

Entry is open to Members of CCCU; must be 18 years or older to enter. Limit one (1) entry per person, per household and per email address for the entire Promotion Period.

Employees and officials of CCCU, LK-CS and CCU Realty Services 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 enter or claim a prize.

HOW TO ENTER

Eligible participants may enter the Drawing by

- A. Registering for HomeAdvantage® at <https://ccu.mycuhomeadvantage.com> during the [Promotional Period February 1, 2021 to March 31, 2021](#).
- B. Mailing a postcard or letter containing their name, phone number, address, email address to Consumers Cooperative Credit Union, ATTN: Marketing Dept./HomeAdvantage \$500 Giveaway, 1075 Tri State Pkwy, Ste 850, Gurnee, IL 60031.

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.

It is the sole responsibility of the entrant to notify CCCU in writing if the entrant changes his or her email address during the Drawing Entry Period.

Any attempt by any person to obtain more than one entry by using multiple/different email addresses, names, identities, or any other methods will void that persons entries and the person will be disqualified from winning. 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

The drawing prize is a check in the amount of \$500. Three prizes will be awarded.

GIVEAWAY DRAWING AND NOTIFICATION

Prize winners will be selected by random drawing from all eligible entries received by CCCU, whose decisions are final and binding.

The Grand Prize drawing will be conducted on or about April 15, 2021. Potential Prize winners will be contacted by CCCU at the phone number or email address provided with the HomeAdvantage registration. If a potential Prize winner cannot be contacted at the phone number or email address provided with the entry within three (3) business days after the first attempt to contact him/her, CCCU may, in its sole and complete discretion, select an alternate Prize winner at random from the remaining eligible entries.

CCCU decisions are final and binding on all matters relating to this giveaway. Potential winners will be notified by phone or email.

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 May 31, 2021 to:

Consumers Cooperative Credit Union
1075 Tri State Pkwy
Ste 850
Gurnee, IL 60031
Attn: Marketing

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.

Persons entering the Drawing acknowledge, agree, and affirm that they are 18 years of age or older at time of entry.

Persons entering the Drawing acknowledge, agree, and affirm that they are a Member of Consumers Cooperative Credit Union 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 CCCU, LK-CS, or CU Realty Services 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.