

The Credit Union Auto Link #NewCarFaceCU Sweepstakes

Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO MEMBERS OF PARTICIPATING CREDIT UNIONS. VOID WHERE PROHIBITED BY LAW.

The Sweepstakes is Administered by Centergy Consulting, LLC doing business as Auto Link 824 Elmwood Park Blvd, Suite, 225, Harahan, LA 70123 ("Administrator") on behalf of participating credit unions ("Sweepstakes Entities"). Participating credit unions are participating in the cost of the Prize.

THIS SWEEPSTAKES IS NOT SPONSORED, ENDORSED OR ADMINISTERED BY FACEBOOK, TWITTER, INSTAGRAM OR YOUTUBE. Data rates may apply.

1. Acceptance of Rules. By entering Credit Union Auto Link #NewCarFaceCU Sweepstakes (the "Sweepstakes") operated on the participating credit union website, you hereby accept and agree to these official rules (the "Official Rules") of this Sweepstakes and the decisions of the Administrator in connection with this Sweepstakes, whose decisions are final.

No purchase or entry fee is necessary to enter or win.

2. Eligibility. This Sweepstakes is offered and open to members of participating credit unions who are at least 18 years of age and who make a vehicle loan with participating credit unions during the period from March 1, 2019 through and including April 30, 2019 or that mail in an Entry Form to the Administrator at the address in the last paragraph of these Official Rules. Employees, directors, and the immediate family members of the Sweepstakes Administrator and its parents, affiliated and subsidiary companies are not eligible to participate in this Sweepstakes. For purpose of the foregoing, "immediate family" means parents, spouses, children, siblings or any members of the same households of such employees and directors. This Sweepstakes is void where prohibited by law.

3. Entering the Sweepstakes: To enter the Sweepstakes, users need to, during the Promotion Period, finance their vehicle with participating credit unions, at which time they will be automatically entered into the Sweepstakes by their credit union with one entry or by mailing an Entry Form to the Administrator along with your full name, a valid phone number, mailing address, email address and credit union affiliation.

Participants will receive two (2) additional entries into the Sweepstakes after they complete the vehicle loan with participating credit unions and then post one or more publicly-viewable picture(s) of themselves and their vehicle on Facebook with the hashtag #NewCarFaceCU or #NewCarFaceJFFCU.

4. Promotion Period. The Sweepstakes begins on March 1, 2019 at 12:01 a.m. CT and ends at 11:59 p.m. CT on April 30, 2019 (the "Promotion Period").

5. Prize. The Sweepstakes will award two (2) grand prizes (the "Prize"). The Prize consists of one \$1000 Visa Gift Card. Prizes are limited to one prize per person or individual.

6. Prize Restrictions. No assignment, transfer, conversion to cash or cash redemption or substitution of the Prize is permitted, except Administrator reserves the right to substitute the Prize with a prize of comparable or greater value, should the Prize or part of the Prize become unavailable. Prizes are limited to one prize per person or individual.

7. Odds/Drawing/Winner Notification. Odds of winning the Prize depends on the number of eligible entries received during the Promotion Period. On or about May 31, 2019, the Prize drawing will be conducted at random by Administrator, whose decisions are final and binding in all respects. The potential Winner (the "Winner") will be notified by email. Potential Winner will be asked to provide their personal information, such as their name, physical address, email address and phone number in order to confirm eligibility and compliance with these Official Rules. Administrator may select an alternate Winner if Administrator cannot contact the Winner in a reasonable period of time, at the sole discretion of the Administrator.

8. Prize Taxes. All federal, state, local and other tax liabilities arising from this Sweepstakes, including, without limitation, winning the Prize, will be the sole responsibility of the Winner.

9. Affidavit of Eligibility/Liability Release and Publicity Release. Winner will be required to complete, execute and return an Affidavit of Eligibility/Liability Release, and where lawful, a Publicity Release (collectively, the "Release Forms"), as well as a W-9 tax or E-8 form (where applicable) within five (5) days of notification of winning. Failure to return Release Forms or tax form timely, or if Prize notification or the Prize is returned as non-deliverable, or if a Winner is found not to be eligible or not in compliance with these Official Rules, may result in disqualification with an alternate Winner selected in accordance with these Official Rules.

10. Publicity Release Terms. Except where prohibited by law, a Winner's acceptance of the Prize constitutes permission for the Sweepstakes Entities to use Winner's name, photograph, likeness, statements, biographical information, voice, and address (city and state) worldwide and in all forms of media, in perpetuity, without further compensation.

11. Improper Conduct. Administrator, in its sole discretion, may disqualify any entrant from participation in or use of any or all portions of this Sweepstakes, and refuse to award the Prize, if the

Winner engages in any conduct Administrator deems to be improper, unfair or otherwise adverse to the operation of the Sweepstakes or detrimental to other entrants of the Sweepstakes. Such improper conduct includes, without limitation, falsifying personal information required during entrant registration or Prize claim, violating any term or condition stated herein, accumulating entries through methods such as automated computer scripts or any other programming techniques, allowing others to use entrant's personal information for the purpose of accumulating entries, or intentionally trying to defraud, reverse engineer, disassemble or otherwise tamper with the computer programs in connection with this Sweepstakes. Winner agrees that Administrator may void the Prize or any part of the Prize that the Winner may have won and/or require the return of the Prize or any part of the Prize that the Winner may have won as a result of such improper conduct. Winner further acknowledges that any forfeiture of the Prize and/or return of the Prize shall in no way prevent Administrator from pursuing other avenues of recourse, such as criminal or civil proceedings in connection with such conduct.

WARNING: ANY ATTEMPT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, EACH OF THE SWEEPSTAKES ENTITIES RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR SUCH ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

12. Integrity of Sweepstakes. If, for any reason, the Sweepstakes is not capable of running as planned by reason of infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which Administrator, in its sole opinion believes could corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, Administrator reserves the right at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes and select the Winner from entries received prior to the action taken or in such other manner as Administrator may deem fair and appropriate.

13. Lost or Corrupted Entries. The Sweepstakes Entities and their parents, affiliated and subsidiary companies and advertising and promotion agencies, assume no liability and are not responsible for, and you hereby forever waive any rights to any claim in connection with, lost, late, incomplete, corrupted, stolen, misdirected, illegible or postage-due entries or mail, if applicable; or for any computer, telephone, cable, network, satellite, electronic or Internet hardware or software malfunctions, unauthorized human intervention, or the incorrect or inaccurate capture of entry or other information, or the failure to

capture any such information. The Sweepstakes Entities and their parents, affiliated and subsidiary companies and advertising and promotion agencies, are not responsible for any incorrect or inaccurate information, whether caused by registration information submitted by end users or tampering, hacking or by any of the equipment or programming associated with or utilized in this Sweepstakes, and assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the Sweepstakes.

14. Damaged Property. The Sweepstakes Entities and their parents, affiliated and subsidiary companies and advertising and promotion agencies, assume no liability and are not responsible for, and you hereby forever waive any rights to any claim in connection with, injury or damage to any entrants or to any other person's computer or property related to or resulting from participating in this Sweepstakes or downloading materials from this Sweepstakes.

15. Sweepstakes Errors. The Sweepstakes Entities and their parents, affiliated and subsidiary companies and advertising and promotion agencies, assume no liability and are not responsible for, and you hereby forever waive any rights to any claim in connection with errors and/or ambiguity: (a) in the Sweepstakes; (b) in any related advertising or promotions of this Sweepstakes; and/or (c) in these Official Rules. In the event of any ambiguity(s) or error(s) in these Official Rules, Administrator reserves the right to modify these Official Rules for clarification purposes or to correct any such ambiguity(s) or error(s) without materially affecting the terms and conditions of the Sweepstakes.

16. Prize and Winner. The Sweepstakes Entities and their parents, affiliated and subsidiary companies and advertising and promotion agencies, assume no liability and are not responsible for, and you/entrant hereby forever waive any rights to any claim in connection with, the selection and announcement of the Winner, the distribution of the Prize, the acceptance/possession and/or use/misuse of any part of the Prize and/or any injury or damage to any entrant's or third person's property related to or resulting from any part of the Prize or any part of this Sweepstakes.

17. Release and Indemnity. Each entrant in this Sweepstakes, including, without limitation, the Winner, hereby releases and agrees to hold harmless the Sweepstakes Entities and their parents, affiliates, subsidiaries, advertising and promotion agencies and their respective directors, officers, employees, representatives and agents from any and all liability for any injuries, loss or damage of any kind to person, including death, and property, arising in whole or in part, directly or

indirectly, from acceptance, possession, use or misuse of the Prize, participation in this Sweepstakes and participation in any activity related to this Sweepstakes.

18. Limitation of Liability. IN NO EVENT WILL THE SWEEPSTAKES ENTITIES, THEIR PARENTS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF THE SWEEPSTAKES OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM THE SWEEPSTAKES. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

19. Disclaimer of Warranties. THE SWEEPSTAKES AND PRIZE ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.

20. Identity Disputes. In the event of a dispute as to the identity of a winner based on an email address, the winning entry will be declared made by the Authorized Account Holder of the email address submitted at time of entry. For purposes of these Official Rules, "Authorized Account Holder" is defined as the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address.

21. Binding Arbitration. The parties waive all rights to trial in any action or proceeding instituted in connection with these Official Rules and/or this Sweepstakes. Any controversy or claim, arising out of, or relating to, these Official Rules and/or this Sweepstakes shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association. Any such controversy or claim shall be arbitrated on an individual basis, and shall not be consolidated in any arbitration with any claim or controversy of any other party. The arbitration shall be conducted in the State of Louisiana and Parish of Jefferson and judgment on the arbitration award may be entered into any court having jurisdiction thereof.

22. Governing Law and Jurisdiction. This promotion is governed by U.S. law and is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Administrator in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Louisiana U.S.A., without giving effect to the conflict of laws rules thereof, and any matters or proceedings which are not subject to arbitration, as set forth in Section 21 of these Official Rules and/or for entering any judgment on an arbitration award, shall take place in the State of Louisiana, Parish of Jefferson.

23. Winner's List/Official Rules/Entry Forms. For the name of the Winner, send a self-addressed stamped envelope for receipt by May 30, 2019 to "Winner List: Credit Union Auto Link #NewCarFaceCU Sweepstakes" c/o Centergy Consulting, LLC, 824 Elmwood Park Blvd, Suite 225, Harahan LA 70123. For Official Rules, send a self-addressed stamped envelope to the above address marked "Official Rules: Credit Union Auto Link #NewCarFaceCU Sweepstakes" for receipt by May 30, 2019. To enter by mail, send a request to the above address marked "Entry Form: Credit Union Auto Link #NewCarFaceCU Sweepstakes" and include your full name, mailing address, phone number, email address and your credit union affiliation. The name of the Winner may be posted, and the Official Rules will be posted on the participating credit union websites.