



P. O. Box 1329, Stockton, CA 95201-1329

## **National Credit Union Youth Month – April 1-30, 2019**

### **Mini iPad GIVEAWAY RULES**

#### **NO PURCHASE IS NECESSARY TO ENTER OR WIN.**

#### **1. ELIGIBILITY**

The CENTRAL STATE CREDIT UNION National Credit Union Youth Month™ Sweepstakes (the "Sweepstakes" or "Promotion") is offered and open only to members of CENTRAL STATE CREDIT UNION under age 18 years old at the time of entry. Employees, directors and volunteers of CENTRAL STATE CREDIT UNION, affiliated and subsidiary companies, advertising and promotion agencies, legal advisors, and the immediate family or members of the households of such employees, directors and volunteers are not eligible. By entering, you (and your parents and legal guardians if you are a minor) agree to these Official Rules and the decisions of CENTRAL STATE CREDIT UNION, which are final and binding in all respects.

Void where prohibited by law.

#### **2. PROMOTIONAL PERIOD**

Promotional period begins on April 1, 2019 at 12:00 a.m. Pacific Time (PT), and ends on April 30, 2019 at 11:59:59 p.m. PT. The Promotional Period shall consist of consecutive 24-hour periods (each a "Day") commencing as of 12:00 a.m. PT each day and ending on the following day at 11:59:59 p.m. PT. Central State Credit Union reserves the right to terminate the promotion by giving notice during any calendar month, deemed appropriate by Central State Credit Union, in which case the Promotion will terminate on the date established in the notice. The Grand Prize will nevertheless be awarded as stated below in the event of any early termination based upon all entries received prior to the moment of termination.

#### **3. ENTRY**

There are three ways to enter:

Throughout the Promotional Period, Central State Credit Union may offer an additional "Bonus" entry for on-site activities. The number of Bonus entries available for any particular activity is one (1). When you participate in one of the Bonus activities you will receive one additional Bonus entry into the Grand Prize drawing. The maximum number of Bonus entries is one (1). Bonus activities are described in the "In-Branch Bonus Entry" section below.

Mail-in Method: On a 3"x5" card (or using the entry form provided on the website) in black or blue ink hand print your full name, complete home address including zip code, date of birth, gender, email address (if available), and in the upper right hand corner of the card, your home phone number (including area code), and mail in a first class stamped envelope to: Central State Credit Union, P.O. Box 1329, Stockton, CA., 95201-1329. If entry is by a minor, the following must be hand printed on the card "I have read and agree to the Official Rules of the CENTRAL STATE CREDIT

UNION Sweepstakes, and my child has my permission to participate in the Sweepstakes." The name of the minor's parent/legal guardian must be printed, signed, and dated next to such statement. All mail-in entries must be postmarked by the end of the promotional period. ALL OTHER MAIL-IN ENTRIES ARE VOID.

In-Branch Method: Complete the entry form by filling out your full name, complete home address (including zip code), home telephone number (including area code), date of birth, gender, email address, and any other requested information, and follow the other instructions set forth in the branch. A Parent or Guardian must sign the form, confirming they have read the rules and consenting to the minor's participation.

In-Branch Bonus Entry: Come in to any branch (branch addresses are located on CENTRAL STATE CREDIT UNION's web site at [www.CentralStateCU.org](http://www.CentralStateCU.org)) and open a PLANET M or Boom! Account, make a deposit of \$50 or more to an existing PLANET M or Boom! Account, or add an additional eligible service to an existing membership. "Service" is defined as a savings or checking account, certificate, or application for a debit card, Youth Project Loan or Boom! MasterCard. Eligibility rules apply to all services provided to Central State Credit Union members and minor accounts. Loan products require an application and signature from the minor's parent or legal guardian. All loans are subject to credit approval. Participation in any of the above activities entitles the minor to a maximum of one (1) bonus entry. Complete the bonus entry form by filling out your full name, complete home address (including zip code), home telephone number (including area code), date of birth, gender, email address, and any other requested information, and follow the other instructions set forth in the branch. A Parent or Guardian must sign the form, confirming they have read the rules and consenting to the minor's participation.

Unless otherwise specified in writing on the web site, any other attempt at mail-in entry or in-branch entry is void.

You cannot exceed a maximum of one (1) entry and one (1) bonus entry during the promotional period unless the maximum number of entries is increased or decreased in accordance with these Rules, in which case said increased or decreased maximum will become the maximum number of entries permitted during the promotional period. Any entries in excess of one (1) entry and (1) bonus entry (or the maximum as increased or decreased in accordance with these Rules) accumulated during the promotional period will not be credited (unless otherwise disclosed).

Entrants may not enter with multiple identities nor may entrants use any other device or artifice to obtain more than the maximum number of entries. Any entrant who attempts to participate with multiple identities or uses any device or artifice to obtain more than the maximum number of entries may be disqualified. All entries (up to the maximum) accumulated during the promotional period will become entries into the Grand Prize drawing. CENTRAL STATE CREDIT UNION reserves the right to increase or decrease the maximum number of entries permitted. Any such increase or decrease will be announced, in a manner deemed appropriate by CENTRAL STATE CREDIT UNION in which case the increase, decrease will become effective on the first day of the calendar month following the date on which notice is given. CENTRAL STATE CREDIT UNION shall, however, be under no obligation to make any such increase, decrease.

No participant can receive more than the maximum number of permitted entries for the Promotional Period, which number shall be two (2).

#### **4. DRAWING**

One Grand Prize Winner will be selected by random drawing from all eligible entries received. CENTRAL STATE CREDIT UNION may at its sole discretion conduct one or more random interim drawing(s) at the conclusion of the Promotional Period. Drawing(s) for the Grand Prize will take place on or about May 16, 2019. Drawings will be conducted under the supervision of CENTRAL STATE CREDIT UNION.

To be declared a Winner, you do not need to be present at the drawing.

#### **5. PRIZE/ODDS**

(1) Grand Prize: There will be one Grand Prize awarded for the entire Promotional Period. The Grand Prize winner will receive a mini iPad. The Grand Prize winner shall be determined by random drawing. Odds of winning the Grand Prize depends on the number of eligible entries received for that drawing. CENTRAL STATE CREDIT UNION reserves the right at its sole discretion to provide the winner with a substitute Grand Prize or other prize of equal or greater value. Such Qualified Prize Option could be subject to the requirements of section 451(h) of Title 26 of the U.S. Code, including the requirement that such an option be exercised within sixty (60) days of the winner's entitlement to receive such prize. Further, if the winner elects the Grand Prize, the winner agrees to release the CENTRAL STATE CREDIT UNION from all liability and responsibility for payments of the prize.

Odds of winning any and all other prizes depend on the number of eligible entries received. No assignment, transfer or substitution of prize is permitted.

#### **Taxes are the sole responsibility of winner.**

A prize won by a minor (as minor is defined by the jurisdiction of minor's residence) will be awarded in the name of, or to, the minor's parent or legal guardian, or as may otherwise be deemed appropriate by CENTRAL STATE CREDIT UNION, in its sole judgment. The parent or guardian of a winning-minor must execute all documents and agree to all obligations and undertakings on behalf of himself/herself and the winning minor or prize may be forfeited and awarded to an alternate winner.

#### **6. GENERAL CONDITIONS**

Winners, and winners' parents or legal guardians if winner is a minor (both on behalf of themselves and winner) must complete, execute and return an Affidavit of Eligibility, a Liability Release, and where lawful, a Publicity Release within 7 days of notification. Failure to timely return documents, or if prize notification or prize is returned as non-deliverable, or if winner is found not to be in compliance with these Official Rules or otherwise ineligible, may result in disqualification with an alternate winner selected.

Where permitted by law, winner, and winners' parents or legal guardians if winner is a minor (both on behalf of themselves and winner), (and in those instances when interim drawings have taken place, those who have been selected in the interim drawings) grant to CENTRAL STATE CREDIT UNION, and those acting pursuant to its direction or control, (and agree to confirm such grant in writing upon request), the right to print, publish, broadcast and use, worldwide in any media now known or

hereafter developed, including but not limited to the world wide web, at any time or times, the winner's name, portrait, picture, voice, likeness and biographical information as news or information and for advertising, trade and promotional purposes without additional consideration and without notification, review or approval.

Participants, (and participants parents or legal guardians if participant is a minor (both on behalf of themselves and winner), release and agree to hold harmless CENTRAL STATE CREDIT UNION , 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 Grand Prize or any other prizes, participation in this Sweepstakes, or participation in any of this Sweepstakes'-related activity.

CENTRAL STATE CREDIT UNION reserves the right, at its sole discretion, to disqualify any individual it finds, in its sole discretion, to be tampering with the entry process or the operation of the Sweepstakes; to be acting in violation of the Official Rules; to be acting in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

If for any reason this Sweepstakes is not capable of running as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of CENTRAL STATE CREDIT UNION , corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, CENTRAL STATE CREDIT UNION reserves the right to cancel, terminate, modify or suspend the Sweepstakes and conduct a random drawing to award the Grand Prize using all eligible non-suspect entries received as of the termination date. If the Sweepstakes is terminated due to tampering or technical difficulties prior to its expiration date, notice will be posted at each branch and CENTRAL STATE CREDIT UNION's web site.

ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, CENTRAL STATE CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM THOSE RESPONSIBLE TO THE FULLEST EXTENT PERMITTED BY LAW.

## **7. LIMITATIONS OF LIABILITY**

CENTRAL STATE CREDIT UNION IS NOT RESPONSIBLE FOR LATE, LOST, ILLEGIBLE, MISDIRECTED, STOLEN, UNDELIVERED, SEPARATED, OR POSTAGE DUE ENTRIES OR MAIL, AND CENTRAL STATE CREDIT UNION 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 ITS WEB SITES. CENTRAL STATE CREDIT UNION IS NOT RESPONSIBLE FOR ANY PROBLEMS OR TECHNICAL MALFUNCTION OF ANY TELEPHONE NETWORK OR TELEPHONE LINES, COMPUTER ON-LINE SYSTEMS, SERVERS, COMPUTER EQUIPMENT, SOFTWARE, FAILURE OF ANY E-MAIL OR ENTRY TO BE RECEIVED BY CENTRAL STATE CREDIT UNION ON ACCOUNT OF TECHNICAL PROBLEMS, HUMAN ERROR OR TRAFFIC CONGESTION ON THE INTERNET OR AT ANY WEB SITE, OR ANY COMBINATION THEREOF.

CENTRAL STATE CREDIT UNION IS NOT RESPONSIBLE FOR ANY INCORRECT CAPTURE OF INFORMATION OR THE FAILURE TO CAPTURE SUCH INFORMATION, WHETHER CAUSED BY WEB SITE USERS, TAMPERING OR HACKING, OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE SWEEPSTAKES. CENTRAL STATE CREDIT UNION IS NOT RESPONSIBLE FOR INJURY OR DAMAGE TO PARTICIPANTS' OR TO ANY OTHER PERSON'S COMPUTER RELATED TO OR RESULTING FROM PARTICIPATING IN THIS SWEEPSTAKES OR DOWNLOADING MATERIALS FROM OR USE OF THE WEB SITE.

IN NO EVENT WILL CENTRAL STATE CREDIT UNION , OR 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 PARTICIPATION IN THIS PROMOTION, ACCESS TO AND USE OF CENTRAL STATE CREDIT UNION 'S INTERNET SITE OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITE. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THIS SITE AND IN THIS PROMOTION IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. 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.

## **8. ARBITRATION AND DISPUTES**

As a condition of participating in this Promotion, participant (and their parents/legal guardians if participants are minors) agrees that any and all disputes which cannot be resolved between the parties, claims and causes of action arising out of or connected with this Promotion, or any prizes awarded, or the determination of winners shall be resolved individually, without resort to any form of class action exclusively by arbitration pursuant to the commercial arbitration rules of the American Arbitration Association, then effective. Further, in any such dispute, under no circumstances will participant be permitted 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-of-pocket expenses (i.e., costs associated with entering this Promotion), and participant further waives all rights to have damages multiplied or increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of participant and CENTRAL STATE CREDIT UNION in connection with this Promotion, shall be governed by, and construed in accordance with, the laws of the State of California, U.S.A., without giving effect to the conflict of laws rules thereof, and all proceedings shall take place in that State in the City of Stockton, County of San Joaquin.

## **9. WINNERS LIST**

The prize winner(s) will be notified by phone, e-mail or regular mail. For a copy of the names of all prizewinners, write CENTRAL STATE CREDIT UNION at P.O. Box 1329, Stockton, CA. 95201-1329.