



2019 Classroom Supply Grant Sweepstakes Promotion Official Rules

1. NO PURCHASE IS NECESSARY TO ENTER OR WIN

2. To enter: The Spokane Teachers Credit Union ("Credit Union" or "STCU") Digital "Classroom Supply Grant" Sweepstakes Promotion ("Promotion") begins March 25, 2019 and ends April 5, 2019 at 5 p.m. PST (the "Promotion Period"). The Promotion is open to classroom-based educators teaching in schools within our specified service area who have access to the "Classroom Supply Grant" electronic entry form provided by STCU. Only one (1) entry per person. Entries must be received by 5 p.m. PST on April 5, 2019 to be entered to win.

3. Eligibility: Legal residents of the United States (except New York, Florida and Rhode Island) are eligible to participate and win. In order to win, the entrant must be currently employed as a teacher, a counselor, or a similar classroom-based position at a public or private school district served by Educational Service District 123 (http://www.esd123.org/about/districts_partners), NorthEast Washington ESD 101 (<https://esd101.net/cms/One.aspx?portalId=520915&pageId=4079800>), or within the North Idaho counties of Benewah, Bonner, Boundary, Kootenai, Latah, Lewis, Nez Perce, or Shoshone. Employees of STCU, its subsidiaries, advertising agency and the immediate family of any such persons (spouse, parents, siblings and children and each of their spouses) and persons living in the households of each of these individuals whether related or not are ineligible to enter and win. Individuals who have won a previous STCU classroom supply grant promotions in 2017 or 2018 are not eligible to win.

4. Drawing: A random drawing will be conducted after April 5, 2019 and prior to April 26, 2019. Up to one-hundred (100) winners will be selected. Winners will be notified by telephone or in person and need not be present to win.

5. Prize: Each winner will be awarded a \$100 check payable to the school they are employed at to buy classroom materials. A total of \$10,000 will be awarded. No prize is transferable. The winner is solely responsible for reporting and paying applicable state and federal taxes. The winner must provide STCU with valid identification and a valid taxpayer identification number before any prize will be awarded. If a winner is disqualified, STCU reserves the right to conduct another drawing to determine an alternative winner or not to award that winner's prize, in its sole discretion. If a prize is unclaimed, the prize may be forfeited and awarded to an alternate winner.

6. Odds: Actual odds of winning depend on the number of eligible entries received.

7. Decisions: By entering into the Promotion, entrants agree to abide by and be bound by these official rules, and to accept the decisions of STCU as final. Except where prohibited by law, entrants agree to release and hold STCU and each of its officers, directors, employees, members and representatives, and agents harmless from any liability or personal injury arising from participation in the Promotion or the acceptance of a prize. STCU is not responsible for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries. STCU reserves the right to disqualify any participant or winner and may refuse to award any prize to a person who fails to complete the entry form in its entirety or follow these official rules or who is ineligible or has violated any rule, gained unfair advantage in participating in the Promotion, obtained winner status using fraudulent means or made any misrepresentations relative to the Promotion and prize redemption.

8. Publicity: The winner agrees to permit STCU to use his/her name and likeness, in addition to their associated school and school district, in promotional and other STCU materials, without additional compensation or permission, except where prohibited by law. The winner also agrees that their name and prize amount will be given to other entrants upon request.

9. Compliance with 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 STCU in connection with the Promotion, shall be governed by, and construed in accordance with, the substantive laws of the State of Washington, without regard to its choice of law provisions.

10. Resolution of Disputes: Except where prohibited by law, as a condition of participating in the Promotion, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the STCU Back to School Classroom Grant Sweepstakes Promotion Prize Drawing or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest Spokane, Washington; (2) the laws of the State of Washington will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Promotion), and waives all rights to have damages multiplied or increased.

11. Miscellaneous: This promotion is void where prohibited. STCU may substitute prizes of equivalent value, amend the rules or discontinue the Promotion at any time. STCU disclaims any responsibility to notify participants of any aspect related to the conduct of this promotion. Written copies of these rules are available during normal business hours at any STCU location and by mail upon written request to STCU Community Relations, 1620 N. Signal Drive Liberty Lake, Washington 99019 with a stamped, self-addressed return envelope. All entries become the property of STCU and will not be returned. All requests must be received by April 5, 2020.

12. Promoted and Sponsored by: STCU is the sponsor of this Promotion and is headquartered at 1620 N Signal Drive, Liberty Lake, Washington.