

**Spokane Teachers Credit Union (STCU)
Fill ‘er Up Promotion Rules**

No purchase is necessary to enter or win.

**Membership in STCU Fill ‘er Up and deposit into
STCU First5 Savings Account during promotion period is required to enter.
Must be 17 or younger to win.**

To Enter: One promotion occurs each month of the year. The promotion periods are as listed:

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|---------------------------------------------------|------------------------------------|
| 1) Jan. 1 at 12:00 a.m. - Jan. 31 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 2) Feb. 1 at 12:00 a.m. - Feb. 28 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |
| 3) March 1 at 12:00 a.m. - March 31 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 4) April 1 at 12:00 a.m. - April 30 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |
| 5) May 1 at 12:00 a.m. - May 31 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 6) June 1 at 12:00 a.m. - June 30 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |
| 7) July 1 at 12:00 a.m. - July 31 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 8) Aug. 1 at 12:00 a.m. - Aug. 31 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |
| 9) Sept. 1 at 12:00 a.m. - Sept. 30 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 10) Oct. 1 at 12:00 a.m. - Oct. 31 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |
| 11) Nov. 1 at 12:00 a.m. - Nov. 30 at 11:59 p.m. | Group 2 - Existing/other Zip Codes |
| 12) Dec. 1 at 12:00 a.m. - Dec. 31 at 11:59 p.m. | Group 1 - Tri-Cities Zip Codes |

Entries must be received in the above listed time frame to be entered to win for the given promotion period (collectively, the “Promotion Periods” and each a “Promotion Period”).

Entries for promotions are to be split into two groups when received:

Group 1 (Tri-Cities and surrounding area): Entries from STCU memberships that use a mailing address with the following zip codes: 97801, 97838, 97882, 99801, 99802, 99807, 99301, 99302, 99320, 99323, 99324, 99326, 99328, 99329, 99335, 99336, 99337, 99338, 99344, 99345, 99347, 99348, 99350, 99352, 99353, 99354, 99359, 99360, 99361, 99362, 99402, 99403.

Group 2 (primarily Eastern Washington and North Idaho): Entries from STCU memberships that use any mailing address that is not of the following zip codes: 97801, 97838, 97882, 99801, 99802, 99807, 99301, 99302, 99320, 99323, 99324, 99326, 99328, 99329, 99335, 99336, 99337, 99338, 99344, 99345, 99347, 99348, 99350, 99352, 99353, 99354, 99359, 99360, 99361, 99362, 99402, 99403.

All entries received prior to November 30, 2018 will be included in Group 2 for drawings.

All eligible existing Fill ‘er Up members and new eligible Fill ‘er Up members that submit the “Fill ‘er Up Enrollment Form” by dropping it by an STCU branch or mailing it to STCU by the end of any Promotion Period will be automatically entered in that periods promotion and the remainder of any Promotion Periods, unless requested otherwise. In addition to enrollment in Fill ‘er Up, a single deposit of at least \$1 must be made into an STCU First5 Savings Account within the past 90 days from the end of the applicable Promotion Period. Interest deposits are not eligible deposits. The “Fill ‘er Up Enrollment Form” will be provided during the Promotion Periods on www.stcu.org/youth. The form will also be available in STCU branch locations.

Eligibility: No purchase necessary to enter. Participants and winner(s) must be U.S. residents, be 17 or younger, and be a member of STCU Fill ‘er Up as described herein. Must be a Fill ‘er Up member and deposited at least \$1 into a STCU First5 Savings Account prior to the end of each Promotion Period to be eligible to win during each Promotion Period. Fill ‘er Up members who joined prior to the commencement of the Promotion Periods are eligible to participate and win if the deposit requirements are met as described herein. Winners will not carry forward to other Promotion Periods. Participants 17 and under must have a parent or guardian as a joint owner on the account and such parent or guardian must consent to enter into this Promotion. 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. Only one (1) entry per person per Promotion Period. STCU Fill ‘er Up members may only win one prize during Promotion Periods, both current and future.

Drawing: Within five (5) business days following the last day of each Promotion Period, a random drawing will be conducted of all eligible entries received during the just ended Promotion Period. There will be one (1) drawing for each of the twelve (12) Promotion Periods throughout the year. One (1) winner per period will be selected through a random and standard drawing to be conducted by STCU in its sole and absolute discretion. Winners will be notified by telephone and need not be present to win.

Odds: Odds of winning are determined by the number of entries received. Many may enter but only one will win per Promotion Period.

Prizes: The winner of each Promotion Period is to have their STCU First5 Savings Account “filled up” to get to a balance of \$500. The First5 Savings Account balance at the end of the applicable Promotion Period will be used when determining the actual prize amount. Total value of each prize will not exceed \$500. Total value of all twelve (12) prizes will not exceed \$6,000.00.

Prize Restrictions: Prizes are not transferable. Each winner is solely responsible for reporting and paying applicable state and federal taxes. The value of any prize awarded to a winner may be reported for tax purposes as required by law. Each winner must provide STCU with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded.

Prize Claims: Each winner will be notified by telephone. 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 within 90 days from the date of the drawing, the prize may be forfeited and awarded to an alternate winner.

Winner List: For the names of the winners, mail a self-addressed, stamped envelope to STCU, Community Relations Dept., 528 E. Spokane Falls Blvd, Spokane, WA 99202. Requests must be received by December 31 of the year following the year of the contest.

Publicity: By participating, all participants and winners grant STCU the exclusive permission to use their names, characters, photographs, voices and likenesses in connection with the promotion of this and other drawings and/or sweepstakes and waive any claims to royalty, right or remuneration for such use. This includes the website and social media channels.

Decisions: By entering into the Promotion, entrants and their parents or guardians agree to abide by and be bound by these official rules, and to accept the decisions of STCU as final. Entrants also agree to hold STCU and each of its officers, directors, employees, members and representatives, and agents harmless from any liability arising from participation in this Promotion and/or the acceptance of the prize. STCU and each of its officers, directors, employees, members and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of any prize awarded or participation in this Promotion. STCU is not responsible for stolen, lost, late, misdirected, damaged, incomplete, or illegible entries, whether due to system errors or failures, faulty transmission or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, spam filters, or otherwise. STCU may prohibit an entrant from participating in the Promotion or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Promotion or intending to annoy, abuse, threaten or harass any other entrants or STCU. If for any reason this Promotion is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, bugs, tampering, unauthorized intervention, fraud or any other causes beyond the reasonable control of STCU which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, then STCU reserves the right at its sole discretion to cancel, terminate, modify or suspend the Promotion and randomly draw from those entries received up to the cancellation/suspension date. STCU reserves the right to disqualify any participant or winner and may refuse to award any prize to a person who fails to 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. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, STCU RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION. **By participating, entrants acknowledge and represent that they unconditionally agree to be bound by these Official Rules and the decisions of STCU, which are binding and final in all matters relating to this Promotion and waive any right to claim ambiguity in the Promotion or these Official Rules.**

Resolution of Disputes: Except where prohibited by law, as a condition of participating in the Promotion, each entrant agrees that (1) any and all disputes and causes of action arising out of or connected with the Promotion 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 under any federal or state law.

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 Dept., 528 E. Spokane Falls Blvd., Spokane, Washington 99202 with a stamped, self-addressed return envelope. All entries become the property of STCU and will not be returned.

Compliance with Law: The conduct of this Promotion is governed by the applicable laws of the State of Washington.

Promoted and Sponsored by: STCU, 1620 N Signal Drive, Liberty Lake, Washington.