



Small Business Saturday Giveaway Official Rules

1. NO PURCHASE IS NECESSARY TO ENTER OR WIN

2. **To enter:** The promotion begins November 27, 2021 at 9:00 a.m., and ends November 29, 2021 at 8:00 a.m. Pacific Time (the "Contest Period"). All entries must be received by November 29, 2021 at 8:00 a.m. Pacific Time to be considered.

Entrants will be given one entry per person for commenting on STCU's Facebook posts about the contest.

Each individual is limited to winning one (1) prize during the giveaway period. Entries that are fraudulent, tampered with, or otherwise altered are not eligible.

3. Drawing:

Three (3) random prize drawings will be held on November 29, 2021, based on the entries received during the contest period. One (1) winners will be chosen for the prize named in each post during the contest.

Winners will be notified with a private message on Facebook. It is the responsibility of the entrant to ensure that they "like" STCU and check their "other" message folder to ensure that they receive the messages in a timely manner.

4. Prizes:

Eligible winners will receive one (1) of the following potential prizes:

- \$100 gift card to the business they name in their comment.

Total value of all prizes to be awarded is \$300.

The prizes are not transferable. The winners are solely responsible for reporting and paying applicable state and federal taxes. 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.

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

6. Eligibility: Legal residents of the United States (except New York, Florida and Rhode Island) are eligible to participate and win. Any person under the age of 18 must have a parent or legal guardian's permission to participate and/or win. Must be 13 years or older to enter. Employees and volunteers of STCU, its subsidiaries, 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 participate or win.

7. Decisions: By entering into the promotion, entrants and their parents or guardians (if entrant is under the age of 18) agree to abide by and be bound by these official rules, and to accept the decisions of STCU as final. Entrants and their parents or guardians (if entrant is under the age of 18) also agree to 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 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 playing practices (including the use of automated quick entry programs) 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 reverses 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

LAW 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.)

8. Publicity: Each winner (and such winner's parent or guardian if any winner is under the age of 18) agrees to permit STCU to use his/her name and likeness in promotional and other STCU materials, without additional compensation or permission, except where prohibited by law. Each winner (and such winner's parent or guardian if winner is under the age of 18) 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 entrant (and such entrant's parent or guardian if entrant is under the age of 18) agrees that (1) any and all disputes and causes of action arising out of or connected with giveaway 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.

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 Department, 1620 N. Signal Dr. Liberty Lake, Washington 99019 with a stamped, self-addressed return envelope. All requests must be received by November 29, 2022.

12. Promoted and Sponsored by: Spokane Teachers Credit Union is the sponsor of this promotion and is headquartered at 1620 N Signal Drive, Liberty Lake,

Washington. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook®.

13. Liability Release: By participating, each participant and winner waives any and all claims of liability against Spokane Teachers Credit Union, its employees, subsidiaries and agents, for any personal injury or loss of any kind which may occur from the conduct of, or participation in, the promotion.