



Urban Peak Cooler Facebook Giveaway

Eligibility. Civic Federal Credit Union Giveaway is only open to legal residents of, and those residing in, the state of North Carolina and who are 18 years of age or older at the date of Giveaway entry. Employees of Civic Federal Credit Union, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the "Employees"), and immediate family members and/or those living in the same household of employees are not eligible to participate in the Giveaway. Giveaway are subject to all applicable federal, state, and local laws and regulations. Void where prohibited. Civic Federal Credit Union retains the sole discretion to determine any issue of eligibility and its decision will be final.

Sponsor: The Sponsor ("Sponsor" or "Civic Federal Credit Union") of the Giveaway is Civic Federal Credit Union, 3600 Wake Forest Rd, Raleigh, NC 27609.

Agreement to Rules. By participating, the Entrant ("You") agree to be fully unconditionally bound by these rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of Civic Federal Credit Union as final and binding as it relates to the content of the Giveaway. Participation in any Giveaway is subject to and governed by the official rules set forth here, along with any additional guidelines governing terms outlined in specific Giveaway.

Giveaway Period. The Giveaway begins on Tuesday, October 13, 2020 at 5 p.m. and ends Tuesday, October 27 at 5 p.m. (the "Giveaway Period"). All times are listed in Eastern Time Zone, whether Eastern Daylight Time (EDT) or Eastern Standard Time (EST).

How to Enter. The Giveaway must be entered by submitting an entry in accordance with the instructions contained in the specific Giveaway. The entry must fulfill all Giveaway requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Civic Federal Credit Union. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Civic Federal Credit Union.

In some cases, You may be asked to enter a Giveaway through a social media channel. In cases where entry is requested through a social media channel, all requirements must be followed. Otherwise, the entry will not be eligible for the specific Giveaway.

Winner Selection and Notification. One potential prize Winner will be selected by a random drawing under the supervision of Civic Federal Credit Union to receive a prize containing one (1) Urban Peak Cooler. The Winner will be notified through a communication channel that matches the specific Giveaway — social media direct message, email or telephone — within five (5) business days following selection of the Winner will be required to respond to Civic Federal Credit Union within three (3) days following notification as a condition of receiving the prize pack.

Civic Federal Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk email or other security settings, or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within the time frame outlined in the specific Giveaway, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited, and an alternate Winner selected.

Receipt by Winner of the prize offered in the specific Giveaway is conditioned upon compliance with any and all federal, state, and local laws and regulations. Any violation of these official rules by Winner, at Civic Federal

Credit Union's sole discretion, will result in Winner's disqualification of the Giveaway, and all privileges as Winner will be immediately terminated.

Prize. The prize is nontransferable. Any and all prize-related expenses, including without limitation, any and all federal, state, and/or local taxes, shall be the sole responsibility of the Winner. No substitution of prize or transfer of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of the prize constitutes permission for Civic Federal Credit Union to use the Winner's name, likeness, and entry for purposes of advertising without further compensation, unless prohibited by law. Winner may receive an IRS 1099 tax form and may wish to seek advice from an independent tax advisor.

Entrants need not be present at the time of the drawing to be eligible to win. Winner will be required to provide information, verbally or in writing, to show proof of eligibility in compliance with the specific Giveaway. Failure to respond or provide required proof-of-identity may result in forfeiture of the prize and an alternate Winner may be selected via random drawing.

No Purchase Necessary to Enter or Win. Entry may be submitted in writing to 3600 Wake Forest Rd, Raleigh, NC 27609 Attention: Civic Federal Credit Union Marketing. For contest inquiries, individuals may call toll-free 800.344.4846.

Odds. The odds of winning depend on the number of eligible entries received during the Giveaway Period.

Limitation of Liability. By entering, You agree to release and hold harmless Civic Federal Credit Union and its subsidiaries, affiliates, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Giveaway and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or internet service; (iv) unauthorized human intervention in any part of the entry process of the Giveaway; (v) electronic or human error in the administration of the Giveaway or the processing of entries.

Civic Federal Credit Union is not responsible for any typographical or other error in the printing of the Giveaway offer, administration of the Giveaway, or the announcement of the prize. Civic Federal Credit Union reserves the right to suspend or terminate the Giveaway. All Giveaway are governed by the laws of the state of North Carolina. Civic Federal Credit Union is not responsible for payment or any of the tax consequences related to the awarding of any prize as part of the Giveaway.

Terms and Conditions. Civic Federal Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Giveaway should virus, bug, non-authorized human intervention, fraud, or other cause beyond Civic Federal Credit Union's control corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Giveaway.

Civic Federal Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Giveaway or violates the Terms and Conditions. Civic Federal Credit Union has the right, in its sole discretion, to void entries for any reason, in order to maintain the integrity of the Giveaway, including, but not limited to: Multiple entries from the same user from different IP addresses; multiple entries from the same account in excess of that allowed by the Giveaway; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operations of the Giveaway may be a violation of criminal and civil laws. Should such attempt be made, Civic Federal Credit Union reserves the right to seek damages to the fullest extent permitted by law.

Rights Granted by You. By entering a specific Giveaway, You understand and agree that Civic Federal Credit Union, anyone acting on behalf of Civic Federal Credit Union, and Civic Federal Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity, without limitation, your entry, name,

portrait, picture, voice, likeness, image, statements about the Giveaway, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purpose, without any further compensation, notice, review, or consent.

Privacy Policy. Information submitted with an entry is subject to the Privacy Notice stated on the Civic Federal Credit Union website.

Disputes. Giveaways are governed by the laws of the state of North Carolina. Decisions of Sponsor are binding and final. No claimant in any dispute involving Sponsor shall be entitled to claim or obtain indirect, punitive, incidental or consequential damages. Sponsor's failure to enforce any provision in these Official Rules shall not constitute a waiver of that provision.

Giveaway and social media channels

Facebook. Giveaways hosted by Civic Federal Credit Union are in no way sponsored, endorsed, administered by, or associated with Facebook.