

## **Official Rules for the 2021 "Great Rate Giveaway" Sweepstakes**

NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES.

EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

UnitedOne Credit Union is the sponsor of the Sweepstakes. UnitedOne Credit Union's address is: 1117 S. 10th St., Manitowoc, WI 54220.

*Sweepstakes Period:* Begins October 1, 2021 at 9:00 a.m. and ends October 31, 2021 at 5:00 p.m., Central Time.

By entering this Sweepstakes, entrants accept and agree to be bound by these Official Sweepstakes Rules and the decisions of UnitedOne Credit Union. Sweepstakes void where prohibited by law.

*Sweepstakes Entries:* All "Great Rate Giveaway" loans funded during the Sweepstakes Period will be automatically entered into the sweepstakes to win one of five (5) Grand Prizes. See terms of our "Great Rate Giveaway" promotion to determine eligible loans at [www.UnitedOne.org](http://www.UnitedOne.org). To enter the Sweepstakes without funding a loan at UnitedOne Credit Union, clearly print your name, address, telephone number and the words "Great Rate Giveaway" on a 3" x 5" card and mail the card in an envelope to: "Great Rate Giveaway Sweepstakes", 1117 S. 10th St., Manitowoc, WI 54220. Entries by mail must be at UnitedOne Credit Union before the October 31, 2021 Sweepstakes deadline. UnitedOne Credit Union is not responsible for misdirected, damaged, illegible, postage-due or incomplete entries not received by the deadline. Entries by entry card and automatically generated entries have equal chances of winning.

If an entry form that was entered by mail is drawn, but judges are unable to determine the winner because of illegible writing, that entry form will be disqualified, and another chosen until a winner is determined.

*Prize Drawings:* One (1) winning name will be drawn each week for three (3) consecutive weeks with the first drawing on Friday, October 8, 2021 to win a Grand Prize. Two (2) more winning names will be drawn after the final day of the sweepstakes on October 31, 2021 to win a Grand Prize. Each of the five (5) winners will win \$1,000.00 cash. Only one person per household may be a winner.

There will be a total of four (4) prize drawings. The three (3) weekly prize drawings will be held by UnitedOne Credit Union representatives at 5:00 pm CST on October 8, October 15 and October 22, 2021. At these drawings, UnitedOne Credit Union will randomly select one (1) weekly Grand Prize winner from all qualifying names. Two (2) more winning names will be drawn after the final day of the sweepstakes at 9:00 am CST on November 1, 2021. At this drawing, UnitedOne Credit Union will randomly select two (2) grand prize winners from all qualifying names. The names of all the winners will be available upon request.

*Liability/General Rules:* UnitedOne Credit Union is not responsible for any loss, which may occur in connection with the winning or the use of any prize. Entrant agrees to hold UnitedOne Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. UnitedOne Credit Union and each of its officers, directors, employees, members, 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, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. **Continued next page.**

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*(Continued) Liability/General Rules:* UnitedOne Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes.

UnitedOne Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who may make any misrepresentations relative to the Sweepstakes and redemption of a prize.

*Age/Membership Qualification:* All entrants must be age 21 or older as of October 1, 2021, the start date of the Sweepstakes and a member in good standing at UnitedOne Credit Union.

*Prize Description:* \$1,000.00 cash.

*Tax Issues:* UnitedOne Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Sweepstakes prize value may be taxable as income to the prize recipient; winner is responsible for all tax consequences of the prize.

*Publicity Authorization:* Each winner agrees to permit UnitedOne Credit Union to utilize his/her name and likeness in promotional and other UnitedOne Credit Union materials, without additional compensation or permission, except where prohibited by law.

*Additional Terms:* By participating, entrants agree to these Official Rules and that the decision of UnitedOne Credit Union shall be final in all respects. UnitedOne Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes.

*Choice of Law:* All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the UnitedOne Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the state of Wisconsin, USA, without regard to choice of law rules.

*Consumer Disclosure:* Odds of winning depend upon number of entries received

*Questions:* May be addressed to M. Farley, UnitedOne Credit Union, 1117 S. 10th St., Manitowoc, WI 54220, 920-684-0361.