

Name of the Promotion: Swipe to Win ATV Giveaway

NO PURCHASE /TRANSACTION NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.

1. ENTRY PERIOD: The Swipe to Win ATV Giveaway ("Giveaway") begins 12:00 a.m. CST on October 1, 2018 and ends 11:59 p.m. CST on October 31, 2018.

2. ELIGIBILITY: The Giveaway is open to current TruStar Federal Credit Union members who are legal United States' residents, at least eighteen (18) years old or above, with a valid Social Security Number, and driver's license. Employees, board members and volunteers of TruStar Federal Credit Union (TSFCU) and Members Plus, LLC d/b/a TruInsure (TruInsure) and the immediate family members of each are ineligible. The term "immediate family" includes spouses, parents, and children. The Giveaway is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under United States federal, state and local laws. An eligible TSFCU Member ("Member") for the purposes of the Giveaway is defined as a TruStar Federal Credit Union debit cardholder ("Cardholder") in good standing (as determined by TSFCU in its sole discretion), as of date of entry and prize award.

3. HOW TO ENTER: Participants are able to enter the Giveaway via either of the following two (2) methods of entry during the Giveaway Period:

Entry Method 1: You will earn one (1) entry for each qualified purchase transaction (excludes ATM, cash back, or returns) made with your TruStar Debit Card during the applicable Entry Period. All purchases must clear your account by Wednesday, October 31, 2018, at 11:59:59 p.m. CST to be eligible.

Entry Method 2: To enter without purchase or Transaction, hand-print your Full Name, Complete Mailing Address, E-mail Address, Phone Number and Birth Date on a plain 3" x 5" piece of paper. Mail your completed entry to TruStar Federal Credit Union, Attn: **Swipe to Win ATV Giveaway**, 601 Fourth Street, International Falls, MN 56649. Each entry must be mailed separately in a hand-addressed, stamped envelope. Photocopied or Mechanically reproduced mailed entries are automatically void. There is no limit to the total number of entries an entrant may submit via this non-purchase method of entry. No responsibility is assumed for lost, late, incomplete, illegible, damaged, misdirected, returned or postage-due entries, which will be disqualified. No responsibility is assumed for any incorrect data contained in any sweepstakes entry. Mail-in entries must be postmarked no later than October 22, 2018 and received by October 30, 2018 to be eligible for the drawing. All entries become the exclusive property of TSFCU and will not be returned or acknowledged.

No other method of entry will be accepted.

All Transaction entries and mailed entries submitted shall herein be referred to as the "Entry" or "Entries". By submitting an Entry, you agree to these terms and Official Rules for this Giveaway and to the decisions made by the TSFCU. You further agree that there is no appeal or manner in which to object to the decision, opinions or determinations of TSFCU.

4. PRIZE: The grand prize winner will receive a new 2018 POLARIS 450 ATV WITH 2018 KARAVAN 6X10 UTILITY TRAILER. The approximate value of the grand prize is \$5,948.00 (Tax, license, and

freight are NOT included and is the responsibility of the winner). TSFCU will select grand prize – no exchanges, substitutions, or transfers may be made by winner – and all features will be in the sole discretion of TSFCU.

5. GIVEAWAY DRAWING/ODDS: On November 2, 2018, TSFCU will conduct an electronic randomized drawing from among all eligible Giveaway Entries received within the Giveaway Period and select One (1) potential Grand Prize winner. Odds of winning the Grand Prize depend on the number of eligible Giveaway Entries received during the Giveaway Period.

6. NOTIFICATION OF WINNER: Potential winner will be notified by telephone. All potential winners must comply with all terms and conditions of these Official Rules, and being declared an official winner is contingent upon fulfilling all requirements set forth herein. Potential winners may be required to provide TSFCU with valid identification, sign and return an W9 Form - providing his/her Social Security Number for tax purposes - and a publicity release ("Release"), as allowed by law, within ten (10) days of notification attempt, or he/she will forfeit the prize. In the event of prize forfeiture, a potential winner is unreachable, the prize notification is undeliverable, or if a potential winner declines acceptance of the prize, TSFCU may award the prize to a randomly selected alternate potential winner. All potential winners of the Giveaway are subject to verification by TSFCU whose decisions as to the administration and operation of the Giveaway and the selection and verification of potential winners are final and binding in all matters related to the Giveaway. All materials submitted become the sole property of TSFCU and will not be returned.

7. LIMITATIONS OF LIABILITY: TSFCU & Others are not responsible for lost, late, mutilated, delayed, inaccurate, incomplete, postage due or misdirected Entries, interrupted or unavailable network servers involved in posting Transactions, processing Entries, internet access or other connections, miscommunications, failed telephone or computer transmissions/failures of any kind or jumbled, scrambled or misdirected, Entries, or for phone, electrical, network, computer hardware or software or program malfunctions, inability to upload or download any information in connection with participating in the Giveaway, failures or difficulties or for other errors, omissions, interruptions, or deletions of any kind whether human, mechanical or electronic or for any damage to any person or person's computer or property related to participating in the Giveaway. TSFCU & Others are not liable for any Transactions that are lost, misdirected, or fail to enter the system for any reason, or are processed reported or transmitted late or incorrectly for any reason. In the event of a dispute as to the identity of a winner or Entry based on an automatic Entry, the winning Entry will be declared made by the Member who is the primary Cardholder of the Debit Card, which was used to make the applicable Transaction, as determined solely by TSFCU's records. IN NO EVENT WILL TSFCU AND ITS DIRECTORS, OFFICERS, EMPLOYEES, AND AGENTS BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR PARTICIPATION IN THIS GIVEAWAY OR ACCEPTANCE OR USE/MISUSE OF ANY PRIZE. Entrants agree that TSFCU & Others have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express, or implied (including but not limited to, the implied warranties of merchantability, title and fitness for a particular purpose), in fact or in law, relative to the Giveaway or to any prize. Under no

circumstances should entrants give their Card account number, or any information regarding their account, over the phone or via mail, in connection with this Giveaway.

8. **GENERAL CONDITIONS:** By entering this Giveaway and/or accepting a prize as a selected winner, each entrant/winner agrees that he/she has read these Official Rules and that he/she will be strictly bound by them. TSFCU's decisions shall be final in all matters pertaining to this Giveaway and any/all prizes awarded. By accepting a prize, winner grants TSFCU the right to use their individual names, addresses, photographs and likenesses for advertising, publicity and promotional purposes and for any other such purposes as TSFCU so determines, in any and all media without limitation, without further compensation or permission, except where prohibited by law. TSFCU reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Giveaway or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner.

9. **PRIVACY:** Any personally identifiable information collected during your participation in this Sweepstakes will be collected by TSFCU and used by it and its agents for purposes of the proper administration and fulfillment of the Giveaway as described in these Official Rules, and in accordance with TSFCU's Privacy Policy, posted at <https://www.trustarfcu.com/files/trustar/1/file/PDFs/PrivacyDisclosure.pdf> and as allowed by law.

10. **TAX INFORMATION:** All federal, state, local, and other taxes on prizes and any other costs and expenses associated with prize acceptance and use not specified herein as being provided, are the sole responsibility of the applicable winner. A 1099 tax form (preceded by a W9 Form) will be issued to the Grand Prize winner.