

SCCCU Financial Literacy Month Contest

OFFICIAL CONTEST RULES

NO PURCHASE NECESSARY TO ENTER OR WIN

1. Eligibility: The Santa Cruz Community Credit Union (SCCCU) Financial Literacy Month Contest (the “Promotion”) is only open to legal residents of the 50 United States and the District of Columbia who are 18 years of age or older and located in the United States at the time of entry. Employees, managers, contractors, and directors of SCCCUC (“Sponsor”), and promotion agencies involved in the development and administration of this Promotion, and their immediate family members (parent, child, sibling and spouse of each) and those living in the same households of each, are not eligible to enter the Promotion. Void elsewhere and where prohibited by law.

2. Promotion Period: The Promotion begins on Thursday, April 1, 2021, and ends on Friday, April 30, 2021 (the “Promotion Period”).

3. How to Enter: There are three ways to enter The Promotion. One entry maximum per person. Registration required in one of these three options:

1) **UPWARD Financial Knowledge Center website registration.** Available via www.scccu.org or <https://scccu.everfi-next.net/>. Registration available through the login button. By submitting a registration, you’re signifying your consent and agreement to abide by these Official Contest Rules.

2) **BALANCE Webinar Attendance.** Must complete the webinar registration form for the April BALANCE webinar and attend the entire webinar. Registration can be found at: <http://ow.ly/qvFk5OE5uBF>. Input “Santa Cruz Community Credit Union” as the referring financial institution in the online form. Attendees must stay for the entire webinar to receive an entry. Consent and Agreement: By submitting your registration, you’re signifying your consent and agreement to abide by these Official Contest Rules.

3) **BALANCE One-On-One Financial Counseling Meeting/Session (of any type).** Schedule a meeting by calling 888-456-2227. Indicate “Santa Cruz Community Credit Union” as the referring institution. Consent must be given to BALANCE to provide your name and email for contest entry. By submitting a registration, consent, and contact information, you’re signifying your consent and agreement to abide by these Official Contest Rules.

The entry must exclude trademarks and slogans. The entry cannot be obscene, indecent, offensive, violent, hateful, or be against federal, state or local laws, as determined solely by the Sponsor. All decisions of the Sponsor are final.

5. Prizes, Approximate Retail Value (“ARV”) and Odds: One (1) \$250 Visa® Gift Card Grand Prize. No substitution or transfer of prizes is permitted except at Sponsor’s sole discretion. All federal, state and local taxes, and all other costs associated with acceptance or use of the prize, are the sole responsibility of the winner. RANDOM DRAWING: One (1) Grand Prize winner will be randomly selected within one (1) week of the Promotion end date from among all eligible entries. The odds of winning the Grand Prize will depend on the number of eligible entries received throughout the Promotion Period. Arrangements for delivery of the Grand Prize will be

performed after winner validation. At the Sponsor's discretion, any unclaimed prizes may not be awarded.

6. General Rules: All federal, state and local laws apply. Winners will be notified via email. Potential winners (or potential winners' legal guardian) may be required to sign and return an Affidavit of Eligibility and Release of Liability and a Publicity Release within ten (10) days of attempted delivery or the prize will be forfeited. The return of any prize/prize notification as undeliverable or any failure to respond to notices or return any documents in a timely manner, as determined by SCCCU, may result in disqualification and an alternate winner may be chosen. By participating, participants agree to release, discharge and hold harmless the Promotion Parties and their affiliates, directors, officers, employees, associates, attorneys, vendors, and representatives from and against any and all liability or damages associated with this Promotion or the acceptance (or failure thereof), use or misuse of any prize received (or failed to be received) in connection with this Promotion. The Promotion Parties are not responsible for any typographical or other error in the printing of the offer or administration of the Promotion. Acceptance of any prize constitutes permission for the Sponsor and its agencies to use the winner's name and likenesses for purposes of advertising and publicity without further compensation, unless prohibited by law and subject to the legal protections provided to minors. By participating in this Promotion, participants agree to be bound by the Official Rules and decisions of SCCCU, which shall be final in all matters relating to the Promotion. The Promotion Parties are not responsible for lost, late, misdirected, stolen, illegible, inaccurate, damaged, incomplete, non-delivered or postage-due mail; or for printing, distribution or production errors or for technical, hardware, software, or telephone malfunctions of any kind, lost or unavailable network connections, or failed, incorrect, incomplete, inaccurate, garbled or delayed electronic communications caused by the user or by any of the equipment or programming associated with or utilized in this Promotion, or by any human, or other error, which may occur in connection with this Promotion. If, in SCCCU's sole opinion, there is any suspected or actual evidence of tampering with any portion of the Promotion or if technical difficulties compromise the integrity of the Promotion, SCCCU reserves the right to void suspect entries and/or modify and/or terminate the Promotion and/or conduct a random drawing to award the prize using all known eligible non-suspect entries received. In the event of a dispute regarding the identity of the person submitting an entry, entries will be declared made by the person's name submitted at the time of entry. Sponsor reserves the right to disqualify any individual who tampers with the Promotion or acts in a disruptive manner.

Promotion is offered only in the United States and is governed by the laws of the State of California. By entering, entrants irrevocably consent to the sole and exclusive jurisdiction of the courts of the State of California located in the County of Santa Cruz for any action, suit or proceeding arising out of or relating to this Promotion.

By participating in this Promotion, participant waives all rights to claim punitive, incidental and consequential damages, attorneys' fees or any damages other than the participant's actual out-of-pocket costs incurred to participate in the Promotion.

7. Winners' Notification: The Winner will be notified via email, and name will be posted within a week of the contest end date.

8. Promotion Sponsor: Santa Cruz Community Credit Union, 324 Front Street, Santa Cruz, CA 95060, www.scccu.org.