

CITY & COUNTY CREDIT UNION/LIBERTY MUTUAL INSURANCE PAPER SHREDDER GIVEAWAY CONTEST OFFICIAL RULES

- 1. NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS CONTEST. MEMBERSHIP IS REQUIRED TO WIN THIS CONTEST.**
- 2. ODDS OF WINNING. Dependent on the number of entries received. Each contest entry will have an equal chance of winning.**
- 3. Consumer Disclosure:** Odds of winning are based upon the number of entries.
- 4. Sponsor:** City & County Credit Union ("the Credit Union") in partnership with Liberty Mutual Insurance are the sponsor of the Contest. The Credit Union's business address is 144 11<sup>th</sup> Street East, Saint Paul, MN 55101.
- 5. Contest Period:** The Contest starts 10/3/2023 AT 8:30 AM - and ends 10/5/2023 at 5:00 PM ("Contest Period").
- 6. Contest Entries: ONE ENTRY ALLOWED PER PERSON.** Entry will remain eligible through the end of the contest period. How to submit your entry (choose 1 option): 1) Scan QR code on the signage in branch **and** complete the enter to win survey form **OR** 2) Complete a paper entry slip onsite at the branch and drop it into the enter to win box. Paper or digital form must be complete with all contact information (name, phone number, and email address) to be a valid entry. No other entry methods permitted.
- 7. Eligibility:** Credit Union employees, and officials are not eligible to participate in the Contest. To qualify for the Contest, all entrants must be at least 18 years of age and a member in good standing of the Credit Union at contest period. By entering this Contest, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Contest void where prohibited by law.
- 8. Prize Award:** Two winners will be selected from all entries. The winner selection will be held by 10/26/2023. All eligible entries received on or before 5:00 PM on 10/05/2023 qualify for the prize drawings. The winners need not be present and will be notified a phone call & email. If an entrant's name is selected but they do not respond to notification to claim their prize by 5:00 PM on 10/26/2023, then another winner will be selected.  
**Prize:** One (1) personal use paper shredder per winner.
- 9. Winner List:** Winners will be announced on social media.
- 10. Liability/General Rules:** The Credit Union is not responsible for any loss which may occur in connection with the Contest. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Contest or the acceptance, receipt, possession, or misuse of the prize. The Credit Union 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, receipt, possession, or use/misuse of prizes awarded or participation in this Contest. The 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 Contest. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners (unless otherwise stated in rules). The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and redemption of a prize.
- 11. Tax Issues:** Winners are responsible for all tax consequences (if any) from the prizes.
- 12. 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 Credit Union in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the State of Minnesota, USA, without regard to choice of law rules.
- 13. Publicity Authorization:** The winner agrees to permit the Credit Union to utilize his/her name and/or likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
- 14.** The Credit Union reserves the right to terminate, suspend or modify the Program at any time. Notice of any significant changes to the Program or its rules shall be posted at [ccu.com](http://ccu.com)