

Prize Drawing Rules & Regulations

CY-FAIR FEDERAL CREDIT UNION VACATION OF A LIFETIME GIVEAWAY IS A SAVINGS PROMOTION RAFFLE UNDER THE TEXAS SAVINGS PROMOTION ACT. NO PURCHASE IS NECESSARY TO ENTER OR WIN BUT A DEPOSIT TO A SAVINGS ACCOUNT IS REQUIRED. A DEPOSIT TO A SAVINGS ACCOUNT DOES NOT INCREASE THE CHANCES OF WINNING.

1. Eligibility: The Promotion Raffle (the “drawing”) is open only to those who open a deposit account or make a minimum deposit to an existing account at the new Copperfield branch, located at 7060 Highway 6, Houston, Texas 77095, between February 21-23, 2019, and who are at least 18 years of age as of the date of entry. The drawing is only open to legal residents of the United States who are eligible within the field of membership of Cy-Fair Federal Credit Union and is void where prohibited by law. Employees of Cy-Fair Federal Credit Union (the “Sponsor”) its respective affiliates, subsidiaries, advertising and promotion agencies, suppliers and their immediate family members and/or those living in the same household of each are not eligible to participate in the drawing. The drawing is subject to all applicable federal, state and local laws and regulations. Void where prohibited.

2. Agreement to Rules: By participating, you agree to be fully and unconditionally bound by these Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree to accept the decisions of Cy-Fair Federal Credit Union as final and binding as it relates to the content. The drawing is intended to be in compliance with the Texas Savings Promotion Act and is subject to all applicable federal, state and local laws.

3. Sweepstakes Period: Entries will be accepted in person at our new branch located at 7060 Highway 6, Houston, Texas 77095, between February 21 through 23, 2019 during the extended operating hours. (February 21 from 9 to 8 pm; February 22 from 9 to 5; February 23 from 9 to 3 pm.) The drawing will be held by close of business on February 25, 2019.

4. How to Enter: The drawing must be entered by submitting a written entry provided at the new Copperfield location on site at 7060 Highway 6, Houston, Texas 77095, using the form provided upon (i) confirmation of eligibility within the field of membership and (ii) opening of a deposit account or (iii) making a deposit into an existing account(s). The entry must fulfill all drawing requirements, as specified,



to be eligible to win a prize. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Cy-Fair Federal Credit Union. You may enter only once and you must fill in the information requested. You may not enter more times than indicated by using multiple identities or entry forms 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 Cy-Fair Federal Credit Union.

5. Prize Awarded: Winner will receive a Grand Prize of a \$10,000 check towards a vacation of your choice. The specifics of the Grand Prize shall be solely determined by the Sponsor. No cash or other prize substitution permitted except at Sponsor's discretion. The Grand Prize is non transferable. 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/assignment of prize to others or request for the cash equivalent by winners is permitted. Acceptance of prize constitutes permission for Cy-Fair Federal Credit Union to use winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner selection and notification: Winner of the Grand Prize will be selected in the drawing under the supervision of an officer of Cy-Fair Federal Credit Union. Winners will be notified via email and phone to the email address and phone number they submitted with their drawing entry within five (5) days following the winner selection. Cy-Fair Federal Credit Union shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted by e-mail or phone, is ineligible for any reason, or fails to claim the prize within 72 hours from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the Grand Prize may be forfeited and an alternate winner selected.

The receipt by winner of the Grand Prize offered in this drawing is conditioned upon compliance with any and all federal and state laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S



DISQUALIFICATION AS WINNER OF THE DRAWING AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by you: By entering this drawing you understand that Cy-Fair Federal Credit Union, anyone acting on behalf of Cy-Fair Federal Credit Union, or its respective licensees, successors and assigns will have the right, where permitted by law, without any further notice, review or consent, to print, publish, broadcast, distribute, and use worldwide in any media now known or hereafter in perpetuity and throughout the world, your entry, including, without limitation, the entry and winner's name, portrait, picture, voice, likeness, image or statements about the drawing, and biographical information as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation.

9. Terms: Cy-Fair Federal Credit Union reserves the right, in its sole discretion to cancel, terminate, modify or suspend the drawing should (in its sole discretion) a virus, bug, non-authorized human intervention, fraud or other cause beyond its control corrupt or affect the administration, security, fairness or proper conduct of the drawing. In such case, Cy-Fair Federal Credit Union may select the recipients from all eligible entries received prior to and/or after (if appropriate) the action taken by Cy-Fair Federal Credit Union. Cy-Fair Federal Credit Union reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the drawing or violates these Terms & Conditions.

Cy-Fair Federal Credit Union has the right, in its sole discretion, to maintain the integrity of the drawing, to void entries for any reason, including, but not limited to multiple entries from the same entrant, or entries from participants outside the field of eligible membership.

10. Limitation of Liability: By entering you agree to release and hold harmless Cy-Fair Federal Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, 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 drawing and/or his/her acceptance, possession, use, or misuse of the Grand Prize or any portion thereof, (ii) the unavailability or inaccessibility of any



transmissions or telephone or Internet service for notification purposes; (iii) unauthorized human intervention in any part of the entry process or the drawing; (iv) electronic or human error which may occur in the administration of the drawing or the processing of entries.

11. Disputes: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE STATE OF TEXAS. As a condition of participating in this drawing, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this drawing, shall be resolved individually, without resort to any form of class action, exclusively before a court located having jurisdiction in the State of Texas. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering the drawing), and participant further waives all rights to have damages multiplied or increased.

12. Winners List: To obtain a copy of the winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Cy-Fair Federal Credit Union, 9601 Jones Road, Suite 100, Houston, Texas 77065. Requests must be received no later than March 31, 2019

13. Sponsor: The Sponsor of the drawing is Cy-Fair Federal Credit Union, 9601 Jones Road, Suite 100, Houston, Texas 77065

