

SPECTRUM CREDIT UNION
DATC SCHOLARSHIP SWEEPSTAKES
OFFICIAL RULES

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**
2. **EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.**
3. **Sweepstakes Period:** Sweepstakes begin August 25, 2022 and ends September 29, 2022 11:59 PT ("Sweepstakes Period").
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Sweepstakes Period before the entry deadline, odds of winning are 1:100.
5. **Prizes: One (1) \$1,000 scholarship to Davis Technical College ("DATC").**
6. **Sponsor:** Spectrum Credit Union, 2300 Clayton Road, Suite 700, Concord, California 94520.
7. **Entry Deadline:**
8. **Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age and: i) a graduate of a secondary institution within the last twelve months, or ii) a student currently enrolled at DATC. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes void where prohibited by law.
9. **How to Enter:** To enter the Sweepstakes, eligible participants must have an Instagram account. If you do not have an Instagram account you may create one for free by visiting [instagram.com](https://www.instagram.com). By submitting your information and creating an account, you agree to the terms of use and privacy policy of Instagram.

To make an entry into the Sweepstakes, an eligible participant must create and post a video ("Entry Post") from their personal Instagram Reels. The participant must answer the following question in their Entry Post: "What will winning a scholarship at DATC mean for your financial future?" Your Entry Post must remain publicly posted through the duration of the Sweepstakes Period and must comply with the Content Restrictions (as set forth below). You must tag "@SpectrumCreditUnion" and use the hashtag

“#spectrumcares” when you post your Entry on your Instagram Reels. One entry per person per Instagram account.

Entrants must not include any of the following (the "Content Restrictions") in any Entry Post: (a) nudity, pornography, adult-oriented content, or any other explicit material; (b) materials relating to lotteries or gambling; (c) profanity, images of violence, or promotion of illegal activities; (d) content in violation of intellectual property rights or laws; (e) libelous, defamatory, disparaging, tortious, or slanderous materials; (f) content that denigrates, disparages, or reflects negatively on the Credit Union or DATC; (g) tobacco, e-cigarettes, alcohol, or drugs; (h) dangerous stunts; (i) real weapons of any kind including, but not limited to, guns, knives, or projectiles; (j) material that promotes bigotry, racism, hatred, or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation, age, or any other basis protected by federal, state, territory, provincial or local law, ordinance, or regulation; (k) individuals under legal age of majority without providing a signed release from parent or legal guardian; (l) audio and/or visual content owned by any third party (e.g., recorded music; pre-produced video, etc.); and (m) material that is unlawful or otherwise in violation of or contrary to the laws or regulations in any jurisdiction where the entry is created. Any Entry Post that does not comply with the foregoing, as determined in the sole discretion of the Credit Union, will be disqualified.

Entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If there is a dispute as to the identity of an on-line entrant, the prize will be awarded to the authorized account holder of the Instagram account linked to the applicable entry. The “authorized account holder” is defined as the natural person to whom the email address linked to the Instagram account is assigned by an internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the linked e-mail address. The Credit Union is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by the Credit Union on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

10. **PRIZE DRAWINGS:** The random drawing for the Prize will be held October 10, 2022. All eligible entries received between August 25, 2022, and September 29, 2022 11:59 P.T. will qualify for the prize drawing. The winners will be notified by @SpectrumCreditUnion via Instagram direct message on October 11, 2022. The winner will be available at www.spectrumcu.org/spectrumcares. Prize must be collected within 30 days after winners are contacted by @Spectrumcreditunion via Instagram direct messaging. Prize(s) will be disbursed directly to DATC. Winner must show proof of enrollment at DATC. Prizes that are not claimed during the redemption period become property of the Credit Union and may be used in a future Sweepstakes.

Upon notification, Prizewinner may be required to complete a Winner Affidavit of Eligibility, Liability & Publicity Release Agreement, and proof of enrollment at DATC and return same, properly executed, prior to collecting the prize. Failure to return signed Winner Affidavit of Eligibility, Liability & Publicity Release Agreement may result in forfeiture of prize.

11. **LIMITATION OF LIABILITY:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Sweepstakes. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, use, misuse, or possession of any prize received in this Sweepstakes. The 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, use, misuse, or possession of any prize awarded or participation in this Sweepstakes. 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 Sweepstakes. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.
12. **LIST OF WINNERS:** For a list of the winner, mail a self-addressed, stamped envelope to: Spectrum Credit Union, Attn: Marketing, DATC Sweepstakes Promotion, 2300 Clayton Road, Suite 700, Concord, CA 94520. Request must be received by October 21, 2022.
13. **AFFILIATIONS:** The DATC Scholarship Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Instagram. Any questions, comments or complaints regarding the promotion will be directed to Spectrum Credit Union. All entrants agree to hold Instagram harmless from any liability arising from participation in the DATC Scholarship Sweepstakes or the acceptance, receipt, possession, or misuse of the prize.
14. **TAXES:** The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.

15. **PUBLICITY AUTHORIZATION:** Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
16. **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 Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Utah, USA, without regard to choice of law rules.