



If your company signs a request to be added to Spectrum Credit Union's Charter between 9/28/21 and 10/6/21 (before or at the 2021 WorldatWork Conference) and the addition is approved, your company's employees who apply for membership and are approved to join the Credit Union during your initial launch period will be entered to win an Amazon gift card.

The prize winner will receive an Amazon gift card worth either \$250 (for employees of companies with fewer than 1,000 employees) or \$500 (for employees of companies with 1,000 or more employees).

Winners will be notified by phone or email.

See the official rules below for odds and other details.

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.**
- 3. Consumer Disclosure:** Odds of winning a prize will depend on the total number of eligible entries received during the Sweepstakes Entry Period.
- 4. Sponsor:** Spectrum Credit Union is the sponsor of this sweepstakes. The Credit Union's business address is: 500 12th Street, Suite 200, Oakland, CA 94607.
- 5. Sweepstakes Period:** Sweepstakes begins on the first day of the launch period for the new SEG and ends on the last day of the launch period. Actual start and end dates of the launch period may vary, depend on multiple factors, and are agreed upon by Spectrum Credit Union and representatives of the new SEG.
- 6. Eligibility:** Employees, officials, and immediate family members of Spectrum Credit Union and Chevron Federal Credit Union are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age and reside within the U.S. 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.
- 7. Sweepstakes Entries:** Each eligible employee of an eligible new SEG who joins Spectrum Credit Union during the launch period will receive one entry. The new SEG must have signed a request to be added to Spectrum Credit Union's Charter between 9/28/21 and 10/6/21 (before or at the 2021 WorldatWork Conference in Arizona), and the addition must be approved before the initial launch period is scheduled.
- 8. Prize Drawings:** One prize drawing for an Amazon gift card will be awarded following completion of each eligible SEG's launch period. A single prize winner will receive either an Amazon gift card worth \$250 (for employees of companies with fewer than 1,000 employees) or \$500 (for employees of companies with 1,000 or more employees). All eligible entries received during the sweepstakes period will be eligible for the prize

drawings. The winners need not be present and will be notified by phone or email within seven days of the drawing.

Prizes: The prize winner will receive an Amazon gift card worth either \$250 (for employees of companies with fewer than 1,000 employees) or \$500 (for employees of companies with 1,000 or more employees).

9. **Liability/General Rules:** The sponsor is not responsible for any loss which may occur in connection with the Sweepstakes. Entrant agrees to hold the sponsor and the Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The sponsor, the Credit Union, and each of their 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 Sweepstakes. The sponsor and the Credit Union are 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. Prizes cannot be substituted, converted to cash, assigned, or transferred by winners. The sponsor and the Credit Union reserve the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The sponsor and the Credit Union reserve the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.
10. **Publicity Authorization:** Each winner agrees to permit the sponsor and 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.
11. **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, the sponsor, 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 California, USA, without regard to choice of law rules.
12. **Opt Out:** To opt out of all future marketing, please call 800-782-8782.