

THE FOLLOWING RULES APPLY TO THE CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION (“CSE”) WIN A \$1,000 PRINCIPAL LOAN PAYMENT GIVEAWAY (THE “GIVEAWAY”). FAILURE TO MEET ALL REQUIREMENTS MAY DISQUALIFY WINNER FROM PRIZE. PLEASE READ ALL RULES.

1. NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ODDS OF WINNING BASED ON NUMBER OF ENTRIES RECEIVED.

2. Void where prohibited.

3. **Entry:** CSE members desiring to participate in the Giveaway must complete an official Giveaway Entry Form in person at any CSE branch office or by completing the online for online at www.csefcu.com/win on or before the Giveaway End Date (the “Entrants”). By entering the Giveaway, all Entrants agree to the rules and terms stated herein. **THERE WILL BE FOUR SEPARATE GIVEAWAYS, ONE EACH FOR THE MONTHS OF MAY, JUNE, JULY AND AUGUST. THERE WILL BE FIVE DRAWINGS EACH MONTH DURING THAT MONTH’S PROMOTIONAL PERIOD. SEPARATE ENTRIES ARE REQUIRED TO ENTER EACH MONTH’S GIVEAWAY.**

4. **Promotion Periods:** For the May Giveaway, the Promotion Period begins on May 1, 2024 and the Giveaway End Date is May 31, 2024. For the June Giveaway, the Promotion Period begins on June 1, 2024 and the Giveaway End Date is June 30, 2024. For the July Giveaway, the Promotion Period begins on July 1, 2024 and the Giveaway End Date is July 31, 2024. For the August Giveaway, the Promotion Period begins on August 1, 2024 and the Giveaway End Date is August 31, 2024. Entries for each Giveaway must be submitted during the respective Giveaway’s Promotion Period and before the Giveaway’s End Date. If you submit an entry for the May Giveaway, during the May Giveaway Promotion Period and before the May Giveaway End Date, you have entered the May Giveaway only. In order to enter the June Giveaway you must submit a separate entry for the June Giveaway during the June Giveaway Promotion Period and before the June Giveaway End Date. In order to enter the July Giveaway you must submit a separate entry during the July Giveaway Promotion Period and before the July Giveaway End Date. In order to enter the August Giveaway you must submit a separate entry during the August Giveaway Promotion Period and before the August Giveaway End Date.

ONLY ONE ENTRY WILL BE CONSIDERED FOR EACH MEMBER IN EACH GIVEAWAY.

5. **Eligibility to Win:** The following Eligibility to Win requirements apply to each Giveaway. To be eligible to win a Giveaway, the Entrant must satisfy all of the following Eligibility to Win requirements:

- a. The Entrant must have properly completed and submitted, and CSE must have received and accepted, the Entrant’s Official Giveaway Entry Form before the Giveaway End Date.
- b. The Entrant must be a CSE Member in good standing and all of the Entrant’s outstanding indebtedness to CSE must be paid current and not in default in any way. Employees and Board Members of CSE, and their immediate families are ineligible to win.
- c. The Entrant must be obligated under a loan or loans owing to CSE meeting all of the following criteria (the “Eligible Loan”):
 - i. The loan must be secured by tangible personal property. Loans secured by titles to motor vehicles, boats and recreational vehicles (including towable campers) are eligible. Loans secured solely by mortgages on real property, shares or other intangibles are not eligible.
 - ii. The loan must have an outstanding balance due as of the Giveaway End Date.
 - iii. The loan must be paid current and not in default in any way as of the Giveaway End Date.
 - iv. If a loan is owed jointly, each of the joint obligors may claim that loan as their Eligible Loan, if all other requirements are met.

NOTE: EXISTING LOANS MAY BE ELIGIBLE IF ALL REQUIREMENTS ARE MET. TAKING OUT ADDITIONAL LOANS IS NOT REQUIRED FOR ENTRY AND DOES NOT INCREASE YOUR

CHANCES OF WINNING.

6. **Prize:** The Prize is a one-time principal loan payment up to, but not exceeding, \$1,000. The Prize is not a cash award. Instead, the Prize will be credited as a principal payment on a winning Entrant's Eligible Loan. Member will responsible for paying off any balance and/or accrued interest over \$1,000. If the \$1,000 principal payment were to pay off the loan balance plus accrued interest, any remaining funds from the \$1,000 will be deposited into winner's regular share account. If for example, the Eligible Loan, as of the Giveaway End Date, has an outstanding loan balance of \$800 plus accrued interest \$10, the winning Entrant will receive payment of \$810 to the loan; the remaining \$190 will be deposited into the winner's regular share account. If for example, the Eligible Loan has a remaining balance of \$5,000, the winning Entrant will receive a principal payment of \$1,000 towards their loan. The winning Entrant in the above example would remain liable to pay the remaining \$4,000 balance at their regularly agreed to monthly payment schedule.

There will be twenty (20) separate Giveaways and drawings. One (1) Prize will be awarded to five (5) winning Entrants by random drawings from eligible entries in each of the four (4) Giveaways. The random drawing for each of the separate Giveaways will be held within one (1) week of the Giveaway End Date for that Giveaway. An Entrant may win only one (1) Prize. A winning Entrant will not be eligible to win in subsequent Giveaways. Winning Entrants are notified by phone call or mail within one (1) week after each drawing. All decisions are final and binding. CSE may post a list of winning Entrants on its website. This Prize is not transferable and cannot in any way be changed without the express written consent of CSE.

NOTICE: THE AMOUNT OF THE PRIZE MAY BE CONSIDERED TAXABLE INCOME, AND THE WINNING ENTRANT MAY BE LIABLE FOR TAXES. PLEASE CONSULT YOUR TAX ADVISER FOR FURTHER DETAILS.

7. **Acceptance:** Winning Entrants must accept the Prize by signing an Official Giveaway Acceptance Form. Prizes must be accepted within 60 days of notification of the award or the Prize will be considered declined and the winning Entrant barred from any claim or right thereto. By accepting the Prize, the winning Entrant acknowledges that CSE shall have the right to use the winning Entrant's name, likeness and voice in promoting that he/she is a winner, in both print and broadcast. As a condition to receiving the Prize, the winning Entrant must sign such additional documents as CSE may reasonably require, including a release for publication form providing CSE with their address, telephone number and social security number and a W-9 tax form.

8. CSE is the sole judge of all matters pertaining to this Giveaway and reserves the right to change the rules and/or discontinue the Giveaway at any time without notice. All decisions by CSE are final.

9. **Privacy Notice.** By entering this Giveaway, any personal information Entrants submit will be disclosed only to CSE and will be used by CSE consistent with its privacy policy.

10. **Release.** Entrants, on their own behalf, and on behalf of their heirs, executors, administrators, legal representatives, successors and assigns ("**Releasing Parties**"), hereby release, and agree to defend, indemnify, and hold harmless CSE, those working on CSE's behalf and all other businesses involved in this Giveaway, as well as each of their respective employees, officers, directors, agents and representatives, successors and assigns ("**Released Parties**"), from any and all actions, causes of action, suits, debts, sums of money, accounts, covenants, contracts, controversies, agreements, promises, trespasses, lost profits, indirect or direct damages, consequential damages, incidental damages, punitive or exemplary damages, including for injury and death, judgments, executions, claims and demands whatsoever, in law or equity, whether known or unknown, foreseen or unforeseen, against Released Parties which any one or more of the Releasing Parties ever had, now have or hereafter can, shall or may have, whether known or unknown, asserted or non-asserted, which may in any way arise out of or relate to Entrant's participation in the Giveaway or the awarding of or acceptance of a Prize.

11. **Disclaimer Of Liability.** CSE shall not be responsible for (i) any typographical or other error in the publishing or printing of the Giveaway offer, administration of the Giveaway or in the announcement of any Prize; (ii) lost, late, misdirected, damaged, illegible or incomplete entries, or postage due mail; (iii) error, 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 of any kind, or inaccurate transmission of or failure to receive entry information by CSE on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof; (iv) any injury or damage to Entrant's or any other person's computer related to or resulting from participating in the Giveaway; or (v) the failure of any third party to comply with the instructions and proper administration of this Giveaway. Entrants agree that the Released Parties (defined above) shall not be liable for any injury, including death, loss or damage of any kind caused or claimed to be caused, by participation in this Giveaway, or from the acceptance of any Prize. In the event CSE and its agents are prevented from continuing with the Giveaway as contemplated herein by any event beyond its control, including but not limited to fire, flood, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, or regulation, or order of any court or other cause not within their control, CSE and its agents shall have the right to modify, suspend, extend or terminate the Giveaway.

12. **Law / Dispute Resolution.** This Giveaway shall be governed by and interpreted under the laws of the State of Ohio, without regard to its conflicts of laws provisions that may require the application of the laws of another jurisdiction. Any and all disputes, claims, and causes of action arising out of or in connection with this Giveaway shall be resolved individually, without resort to any form of class action. Any action or litigation concerning this Giveaway shall take place exclusively in the federal or state courts sitting in Ohio, and you expressly consent to the jurisdiction of and venue in such courts and you waive all defenses of lack of jurisdiction and inconvenient forum with respect to such courts. You agree to service of process by mail or other method acceptable under the laws of the State of Ohio. Trial by Jury is waived. ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS ASSOCIATED WITH ENTERING THIS GIVEAWAY. YOU HEREBY WAIVE ANY RIGHTS OR CLAIMS TO ATTORNEY'S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE.

13. For the names of the Prize winners, please write to: CSE Federal Credit Union, 1380 Market Avenue North, Canton, OH 44714 on or before October 31, 2024.

14. Sponsor: Canton School Employees Federal Credit Union.