Pay for a Renovation Sweepstakes Official Rules

VOID WHERE PROHIBITED OR RESTRICTED BY LAW. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. BY ENTERING, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING.

Sweepstakes Period
This Sweepstakes is sponsored by University & Community Federal Credit Union ("Sponsor" or "UCFCU"). The Sweepstakes entry period begins at 12:01 a.m. CST on March 3, 2014 and ends at 11:59 p.m. CST on May 30, 2014 (the "Sweepstakes Period"). Sponsor's computer is the official time keeping device for this Promotion. Winners will be selected from entries properly submitted and timely received during the Sweepstakes Period.

Eligibility
The Pay for a Renovation ("Sweepstakes") is only open to legal residents of the 50 United States and the District of Columbia, 18 years of age or older, who are considered members in good standing (have no negative balances, past due loans, etc.) of UCFCU. UCFCU’s employees, Board members, affiliated entities, independent contractors and agents and their immediate family members (spouse, parent, child, sibling and their respective spouses) and those living in the same household of each (whether related or not), are not eligible to participate in the Sweepstakes. All federal, state and local laws and regulations apply.

How to Enter
To qualify for entry into the Sweepstakes drawing, member must secure a Home Equity Loan AND have their financing disbursed between March 3, 2014 and May 30, 2014. One entry per member.

Alternate Entry
Members may also enter the Sweepstakes by completing the alternate entry form available at www.cuintouch.com by 11:59PM CST, May 30, 2014. One entry per member. Members may also call 405.743.3328 and complete the entry form over the phone with a teller before 5PM CST on May 30, 2014. Entrants must fully complete and submit all required fields on the online entry form to be eligible.

Sweepstakes Winner Notification; Publicity
Potential Prize winner(s) will be notified by a UCFCU Marketing staff member on June 2, 2014 and required to sign and return a Hold Harmless Agreement and Photo/Testimonial Release (except where prohibited) within seven (7) days of notification. In the event of noncompliance with this requirement, the prize will be forfeited and not awarded to an alternate winner. Acceptance of the prize constitutes the winner’s consent to the use of his/her voice, name, likeness, biographical information and/or photograph by UCFCU for promotional or advertising purposes in connection with the Sweepstakes, unless prohibited by law. Return of prize notification as undeliverable will result in disqualification and an alternate may be selected.

Prize
(1) $1,000 cash grand prize.

Prize Restrictions
Winning member(s) will have the option upon notification of the prize win to EITHER:

1. Accept the "$1,000 cash grand prize" AS IS
2. Reject the option 1 award and forfeit all future claims to the prize.

The winner(s) must choose one option. A prize winnings statement will be submitted by the Credit Union. Any portion of the prize not accepted by the winner will be forfeited. Unclaimed prizes will
not be awarded. Winner must take delivery within 30 days of notification of availability or the prize will be forfeited.

**Entrant's Personal Information**

Information collected from entrants is subject to the Sponsor’s Privacy Policy, which is at https://home.cuintouch.com/privacy-policy/. The Sweepstakes Administrator will also delete any entry knowingly received from persons under the age of 13 in compliance with the Children’s Online Privacy Protection Act.

**Additional Terms**

University & Community Federal Credit Union is not responsible for incomplete, lost, late, damaged, illegible or misdirected mail/email; any technical problems; malfunctions of any telephone lines, computer systems, servers, providers, or hardware/software; lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Proof of submitting entries will not be deemed to be proof of receipt by UCFCU. In the event of a dispute regarding any email entry, the entry will be deemed made by the authorized account holder of the email address submitted at the time of entry (i.e., the natural person who is assigned to an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted email address). Each potential winner may be required to provide UCFCU with proof that he/she is the authorized account holder of the email address associated with the winning entry.

All online entries must be submitted from a valid email account, which may be identified by reverse domain name search. UCFCU is not responsible for any damage to any participant’s computer system/software related to or resulting from participation or downloading any materials in this promotion. UCFCU reserves the right to prohibit the participation of an individual if fraud or tampering is suspected, or if the individual fails to comply with any requirement of participation as stated herein or with any provision in these official rules. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAW. SHOULD SUCH AN ATTEMPT BE MADE, UCFCU RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW. UCFCU assumes no responsibility for undeliverable emails resulting from any form of active or passive email filtering by a user’s Internet service provider and/or email client or for insufficient space in user’s email account to receive email.

UCFCU reserves the right to modify the promotion or disqualify entrant if fraud, misconduct or technical failures destroy the security, fairness or integrity of the promotion as determined by UCFCU, in its sole discretion. In the event UCFCU is prevented from continuing with the promotion or the integrity and/or feasibility of the promotion is severely undermined by any event beyond UCFCU’s control, including but not limited to fire; flood; epidemic; earthquake; explosion; labor dispute or strike; act of God or public enemy; satellite or equipment failure; riot or civil disturbance; war (declared or undeclared); terrorist threat or activity; or any federal, state or local government law, order, or regulation or order of any court of jurisdiction; infection by computer virus; unauthorized intervention; technical failures or other cause not reasonably within UCFCU’s control (each a “Force Majeure” event of occurrence), UCFCU shall have the right, in its sole discretion, to abbreviate, modify, suspend, cancel or terminate the promotion without any further obligation. If UCFCU, in its discretion, elects to abbreviate the promotion as a result of a Force Majeure event, a notice will be posted online.

**Limitation of Liability**

By accepting the prize, the winner agrees to release, discharge and hold harmless UCFCU and its respective representatives, directors, officers, agents, divisions, dealers, affiliates, subsidiaries, distributors, advertising and promotional agencies, employees and assigns (“Released Parties”), from any and all claims, actions, demands, losses, liabilities and damages
of any kind whatsoever (including, without limitation, bodily injury, personal injury, death, disability and property damage), costs and expenses (including, without limitation, reasonable attorney’s fees, court costs, settlement and acceptance, possession, use, misuse, loss or misdirection of the prize and participation in any prize-related activities, and hereby waive all rights to claim punitive, incidental and consequential damages. Winner assumes all liability for any injury or damage caused or claimed to be caused, by participation in this promotion or use or redemption of any prize and acknowledges that Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the prize including, but not limited to, its quality or availability. The winner shall bear all risk of loss or damage to his/her prize after it has been delivered.

UCFCU is not responsible for any typographical, technical or other error in the printing of the offer, administration of the promotion or in the announcement of prizes.

**Participant Obligations**

By participating in this promotion, entrants agree to be bound by the Official Rules and the decisions of UCFCU, which are final. Except where prohibited, entrants agree that any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or the prize awarded shall be resolved under the laws of the state of Oklahoma in the U.S., without respect to any conflict of law issues, and entrants agree that such shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court or the appropriate Oklahoma State Court located in Stillwater, Oklahoma.

**Sponsor; Rules/Winner List Requests**

The Sweepstakes is offered, operated, and administered by University & Community Federal Credit Union, P.O. Box 1357, Stillwater, OK 74076. To obtain a copy of these Official Rules or the names of the prize winners (available after June 2, 2014) send a self-addressed stamped envelope to: University & Community Federal Credit Union, Attn: Marketing, P.O. Box 1357, Stillwater, OK 74076. Requests must be received by July 2, 2014.

___________________________________  __________________
Sweepstakes Winner  Date

___________________________________  __________________
UCFCU Dir. Of Marketing  Date