



Official Rules

Eligibility: The Credit Union Football Game (hereafter, “Contest”) is open to legal residents of the fifty (50) United States and the District of Columbia who are eighteen (18) years of age or older at the time of entry and are valid representatives of their respective credit union. Employees, officers, directors, agents and representatives of NFL Properties LLC (hereafter, “Sponsor”), the NFL Parties (defined as NFL Properties LLC, the National Football League, its member professional football clubs, NFL Ventures, Inc., NFL Ventures, L.P., NFL Enterprises LLC, NFL International LLC, NFL Productions LLC, and each of their respective affiliates, owners, subsidiaries, shareholders, officers, directors, partners, agents, representatives, and employees, both individually and collectively), and each of their respective parents, affiliates, subsidiaries, wholesalers, retailers, distributors, suppliers, advertising and promotion agencies (hereafter collectively, “Released Parties”), and each such individual’s immediate family members (mother, father, sister, brother, child, husband, wife and their respective spouses, regardless of where they reside), and those living in their same households, whether or not related, are not eligible to participate or win. Void where prohibited by law. All applicable federal, state, and local laws apply.

Promotion Period: Contest begins at 3:00: 00 am Pacific Time (“PT”) on 10/1/19 and ends at 11:59: 00 pm PT on 1/15/20.

How to Enter: During the Promotion Period, entrants will pick the team of choice for their credit union and notify Oak Tree via authorized channels of what team their credit union will be representing. At the end of the month, starting with the final game of October, we will look at the lead team(s) in the NFL to determine which credit unions picked those teams. There will be a drawing if more than one credit union has selected the team(s). There will be a prize for this winner. Then the grand prize will be awarded to the credit union who picks the team that wins the final big game of the season. All entries must be received by 8:30:00 pm PT on 1/15/20 to be eligible. Limit one (1) entry per credit union throughout the Promotion Period. Additional entries received in excess of the stated limitation will be void. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. The use of script, macro or automated devices (or any other devices intended to automate or subvert any aspect of entry) to enter the Contest is prohibited and any entry through such means and any entry that is deemed to be ineligible (at Sponsor’s sole discretion and in accordance with these Official Rules) are void. In the event of a dispute as to the identity of an entrant based on the email address or other reason provided to Oak Tree Business Systems, Inc., entry will be awarded to the person named on the registration (regardless of whether that is the name of the authorized account holder of the email address provided), provided such individual is eligible according to these Official Rules. Released Parties are not responsible for late, lost, stolen, incomplete, misdirected, delayed, garbled, inaccurate or undelivered entries, registrations or for telephonic, human or computer failures, problems or errors, interruptions in service due to system upgrades, repairs, modifications or other causes, failures or malfunctions of connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, traffic congestion



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on the internet, technical or mechanical malfunctions, or other malfunctions or errors, whether caused by equipment, programming, human error or otherwise relating to or in connection with the Contest, including, without limitation, errors which may occur in connection with the administration of the Contest, the downloading or use of the app (if applicable), the processing of entries or registrations or the announcement of the prize; or for any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Contest, or for typographical, human or other errors appearing in these Official Rules or other Contest-related materials. Sponsor reserves the right, in its sole discretion, to void any entries or registrations of entrants whom Sponsor believes have attempted to tamper with or impair the administration, security, fairness or proper play of this Contest or is in violation of these Official Rules. Entrants' personally identifiable information will only be used in accordance with the Oak Tree Business Systems, Inc. Privacy Policy, as posted on <https://oaktreebiz.com/privacy-policy>

Winner Selection: The potential Grand Prize winner will be selected in a random drawing conducted by Sponsor on or about 2/5/20 from among all eligible entries received if there are any picks for the team that wins the big game. By entering, entrants agree to be bound by these Official Rules and to the decisions of the Sponsor and judges, which will be final and binding in all respects. The potential Grand Prize winner will be notified by telephone and/or email. Odds of winning depend upon the total number of eligible entries received.

Miscellaneous: No transfer, assignment, cash redemption, or substitution of prize (or portion thereof) is permitted except by Sponsor who reserves the right to substitute the prize (or applicable portion thereof) with one of comparable or greater value, at its sole discretion. Potential winner will be required to execute and return an Affidavit of Eligibility, Liability and (where legal) Publicity Release within five (5) days of the date of issuance of notification. Non-compliance with the foregoing, with these Official Rules or return of prize notification as non-deliverable, may result in disqualification and, at Sponsor's discretion and time permitting, awarding of the prize to an alternate winner. Entrants agree, by entering, that 1) Sponsor and its designees may use (unless prohibited by law), entrant's name, credit union name, city and state of residence, photograph and/or likeness for advertising, trade and/or any other purposes in any media now or hereafter known throughout the world in perpetuity, without further compensation, permission or notification, 2) Sponsor reserves the right to conduct a background check. Entry in the Sweepstakes constitutes entrant's permission for Sponsor to conduct such background check, provided that, to the extent additional authorization is necessary under law, entrants shall authorize such check. Sponsor reserves the right (at its sole discretion) to disqualify any entrant based on the results of the background check or failure of the entrant to properly authorize such check, and 3) the Released Parties shall have no liability and will be held harmless by entrant for any claim, action, liability, loss, injury or damage to entrant or any other person or entity, including, without limitation, personal injury or death to entrant or any other person or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of the prize or participation in this Sweepstakes. Sponsor reserves the right, in its sole discretion, to modify, suspend, and/or terminate this Sweepstakes (or portion thereof) for any reason, including should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the



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Sweepstakes and, in the case of termination, at its discretion, select the winner from eligible non-suspect entries received prior to the event that required such termination. CAUTION: Any attempt to deliberately damage the website, app where applicable, or undermine the legitimate operation of this Contest is a violation of criminal and civil laws and should such an attempt be made, the Sponsor reserves the right to seek any and all remedies available from any such person(s) responsible for the attempt to the fullest extent permitted by law.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the entrant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

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 Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.

Sponsor: Oak Tree Business Systems, Inc., P.O. Box 6967 - 42645 Moonridge Rd., Big Bear Lake, CA 92315



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