

## CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION'S VISA PLATINUM BALANCE PAYOFF GIVEAWAY

### OFFICIAL RULES

Cornerstone Community Financial Credit Union's Visa Platinum Sweepstakes (the "Sweepstakes") is a prize-linked promotion offered by Cornerstone Community Financial Credit Union (the "Credit Union"), whereby you will be entered into a drawing to win a monthly prize by registering online and using your Cornerstone Visa Platinum Credit Card ("Cornerstone Visa Platinum Card") as set forth in these Official Rules ("Official Rules"). These Official Rules apply to all registrants ("Registrants"), participants ("Sweepstakes Participants") and to all prize recipients ("Prize Recipients").

- 1. ELIGIBILITY:** The Sweepstakes is open only to natural person members of the Credit Union who are legal residents of the state of Michigan and Ohio, 18 or older as of October 1, 2021. The Sweepstakes is not open to business members of the Credit Union. Cornerstone affiliates, shareholders, officers, directors, agents, representatives, and employees and each of their immediate family members (spouse, parents, children, siblings, and their respective spouses, regardless of where they live) and individuals living in the same households of each of these individuals, whether related or not, are not eligible to win. The Sweepstakes is subject to all applicable federal, state, and local laws. The Sweepstakes is void where prohibited by law.
- 2. PROMOTIONAL PERIOD:** The Sweepstakes will begin at 12:00 a.m. on October 1, 2021, and will end at 11:59 p.m. on December 31, 2021 (the "Promotional Period"). All times are Eastern Standard Time as observed in Auburn Hills, Michigan.
- 3. HOW TO ENTER:** In order to participate in the Sweepstakes, Registrants seeking to become Sweepstakes Participants must first complete the online registration form found here: <https://platform.heyo.com/fbsignupforms/sweeps/VisaBalanceBonus>. Registrants must provide a valid email address and/or telephone number as part of the registration process. Registrants failing to provide a valid email address and/or telephone number during the registration process will be ineligible to participate in the Sweepstakes.

Once properly registered, Sweepstakes Participants who use their Cornerstone Visa Platinum Card to make a purchase of \$10.00 or more (each a "Qualifying Action"), five or more times during any calendar month during the Promotional Period, will receive one (1) entry into the Sweepstakes drawing for that calendar month. Each calendar month during the Promotional Period shall constitute a monthly sweepstakes period ("Monthly Sweepstakes Period"), each of which will have a separate drawing for a Prize. Sweepstakes Participants may earn no more than one (1) entry into any Monthly Sweepstakes Period during the Promotional Period. Additional Qualifying Actions made by a Sweepstakes Participant in excess of the five (5) Qualifying Actions required during any Monthly Sweepstakes Period during the Promotional Period will not result in the Sweepstakes Participant earning any additional entries into the drawing for any Monthly Sweepstakes Period.

In order to constitute a Qualifying Action during any Monthly Sweepstakes Period during the Promotional Period, the transaction constituting the Qualifying Action must post/settle to the Sweepstakes Participant's Cornerstone Visa Platinum Card account during that Monthly Sweepstakes Period. The first Monthly Sweepstakes Period will commence at 12:00 a.m. on October 1, 2021 and will end at 11:59 p.m. on October 31, 2021. The second Monthly Sweepstakes Period will commence at 12:00 a.m. on November 1, 2021 and will end at 11:59 p.m. on November 30, 2021. The last Monthly Sweepstakes Period will commence at 12:00 a.m. on December 1, 2021 and will end at 11:59 p.m. December 31, 2021. All Qualifying Actions resulting in an automatic entry during any Monthly Sweepstakes Period will be deemed to be made by the primary person in whose name the Cornerstone Visa Platinum Card was issued

#### 4. **ALTERNATIVE METHOD OF ENTRY**

No purchase or obligation is necessary to enter or win the Sweepstakes. Instead of the entering the Sweepstakes in the manner described above, Michigan residents may enter the Sweepstakes without purchase or obligation by U.S. Mail. To enter by mail, you must hand-print "Cornerstone Community Financial Credit Union's Visa Platinum Sweepstakes", identify the Monthly Sweepstakes Period in which you wish to enter, your name, address, city, state, ZIP code, your valid email address and daytime and evening telephone numbers (including area code), on a 8.5" x 11" sheet of paper, and mail, in a #10 envelope with sufficient first class postage affixed, to: Cornerstone Community Financial Credit Union, Attention: Marketing, 2955 University Drive, Auburn Hills, MI 48326.

You may enter no more than once in any Monthly Sweepstakes Period. In order to be considered for entry into any Monthly Sweepstakes Period, your entry must indicate the Monthly Sweepstakes Period in which you wish to enter and it must be received by the Credit Union during that Monthly Sweepstakes Period. Entries received prior to the commencement of, or after the termination of the applicable Monthly Sweepstakes Period will not be entered into the drawing.

Proof of mailing does not constitute proof of delivery. Entries that are mechanically or electronically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Credit Union and will not be acknowledged or returned. Entries not complying with these Official Rules are subject to disqualification at the Credit Union's sole discretion.

5. **DETERMINATION OF PRIZE RECIPIENTS:** One (1) monthly Prize Recipient will be selected in a random drawing from among all eligible entries received during the applicable Monthly Sweepstakes Period. The drawing for the first Monthly Sweepstakes Period will be held during the first week of November 2021, and one winning entry will be selected. The drawing for the second Monthly Sweepstakes Period will be held during the first week of December 2021, and one winning entry will be selected. The drawing for the final Monthly Sweepstakes Period will be held during the first week of January 2022, and three (3) winning entries will be selected. All random drawings will be conducted by the Credit Union. The Credit Union's decisions are final and binding on matters relating to this Sweepstakes.

Prize Recipient's Visa Platinum Card account must be current and in goodstanding at the time Prize is awarded in order to receive Prize. Prize Recipients will be notified by telephone and/or email within 48 hours of each drawing. Prize Recipients will be required to sign an affidavit of eligibility/liability release, a publicity release, and federal and state tax releases, and return these documents, properly executed, via secure email or fax, within 48 hours of notification. Non-compliance within these requirements and/or with these Official Rules, the Credit Union's inability to contact a Prize Recipient within seven (7) days of the drawing, or the return of a Prize notification returned as undeliverable will result in disqualification and, at the Credit Union's discretion, the Prize may be awarded to an alternate Prize Recipient.

6. **ODDS:** The actual odds of winning a prize depend upon the total number of eligible entries received during the promotional period. **NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
7. **PRIZE:** Except as otherwise set forth in these Official Rules, the Credit Union will award one (1) \$500.00 Prize to the Prize Recipient selected in the first Monthly Sweepstakes Period, one (1) \$500 Prize to the Prize Recipient selected in the second Monthly Sweepstakes Period, and \$500 Prizes to each of three (3) Prize Recipients selected in the final Monthly Sweepstakes Period ("Prizes").

8. Prizes will be deposited into the Prize Recipient's Cornerstone share savings account. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the Prize Recipient, including, without limitation, all federal, state, and local taxes. Prize details are at the Credit Union's sole discretion.
9. **USE OF DATA:** All information submitted will be treated in accordance with the Credit Union's Privacy Policy, available at <https://www.ccfinancial.com/privacy-policy>. By participating in the Sweepstakes and providing contact information, all Registrants, Sweepstakes Participants, Prize Recipient, and any other person seeking to participate in the Sweepstakes agree to the Credit Union's collection and use of their personal information and acknowledge that they have agreed to be bound by the Credit Union's Privacy Policy.
10. **CONDITIONS OF PARTICIPATION:** The Credit Union makes no representations or warranties of any kind with respect to the Sweepstakes. Any warranty, express or implied, is hereby excluded and disclaimed. The Credit Union is not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, and transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Sweepstakes, including, without limitation, any error or problem that may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of Prizes, or in any Sweepstakes-related materials. Entries that have been tampered with or altered are void. The Credit Union reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice and for any reason including, if in the Credit Union's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes. In the event of cancellation, the Credit Union may void any entries it suspects are at issue and, at its discretion, if terminated, award Prizes in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. Any attempt by a Registrant, Sweepstakes Participant, Prize Recipient, or any other individual to damage or undermine the legitimate operation of the Sweepstakes may be in violation of criminal and civil laws and, should such an attempt be made, the Credit Union reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution. The Credit Union's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. The Credit Union reserves the right to disqualify Registrants, Sweepstakes Participants, and Prize Recipients who violate these Official Rules or interfere with this Sweepstakes in any manner.
11. **DISPUTES:** Except where prohibited by law, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the Registrants, Sweepstakes Participants, Prize Recipients, the Indemnified Parties and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of Michigan and applicable Federal law. Any dispute arising between the Credit Union and any Registrant, Sweepstakes Participant and/or Prize Recipient and/or any dispute concerning the Credit Union's administration of the Sweepstakes shall likewise be governed by, and construed in accordance with, the substantive laws of the state of Michigan and applicable Federal law. The Sweepstakes is void where and to the extent prohibited by law.
12. **ARBITRATION:** Except where prohibited by law, as a condition of participating in this Sweepstakes, Registrants, Sweepstakes Participants, and Prize Recipients agree that (a) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or any Prizes 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 Credit Union; (b) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (c) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any Registrant, Sweepstakes Participant, and/or Prize Recipient be permitted to obtain awards for, and hereby waive all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and further waive all rights to have damages multiplied or increased.

- 13. TAXES:** All Prize Recipients are solely responsible for all applicable federal, state and local taxes and any expenses associated with the Prizes, unless otherwise indicated.
- 14. PUBLICITY:** Each Sweepstakes Participant and each Prize Recipient consents and agrees to permit the Indemnified Parties to use his/her/its name, voice and likeness on promotional and other materials via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the Prize(s) won) to the Sweepstakes Participant and/or Prize Recipient, his/her/its successors or assigns, or any other entity, except where prohibited by law. Each Sweepstakes Participant and each Prize Recipient also agrees that his/her name and/or Prize may be revealed to other Sweepstakes Participants upon request.
- 15. RELEASE AND INDEMNIFICATION:** By participating in the Sweepstakes, each Registrant, Sweepstakes Participant, and/or Prize Recipient releases and discharges the Credit Union and its officers, directors, employees, shareholders, members and representatives, and agents ("Indemnified Parties") harmless from any and all liability whatsoever in connection with the Sweepstakes, including without limitation, legal claims, costs, injuries, losses or damages, demands or actions of any kind (including without limitation personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light (collectively "Claims"). Except where prohibited by law, acceptance of a Prize constitutes a release by the Prize Recipient of the Indemnified Parties of any and all claims in connection with the administration for the Sweepstakes and the use, misuse or possession of any Prize. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties.
- 16. LIMITATION OF LIABILITY:** IN NO EVENT WILL CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION AND/OR THE INDEMNIFIED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THE SWEEPSTAKES OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF ANY PRIZE.
- 17. PRIZE RECIPIENT'S NAMES:** For the names of the Prize Recipients, mail a self-addressed stamped envelope by January 15<sup>th</sup>, 2022 to: Cornerstone Community Financial Credit Union, Attention: Marketing, 2955 University Drive, Auburn Hills, MI 48326.
- 18. MISCELLANEOUS:** The Credit Union reserves the right to amend these Official Rules or discontinue, modify, revise or amend the Sweepstakes at any time. The Credit Union disclaims any responsibility to notify Registrants, Sweepstakes Participants and/or Prize Recipients of any aspect related to the conduct of the Sweepstakes. Written copies of these Official Rules are available during normal business hours at any Cornerstone Community Financial Credit Union branch location.

19. **ADMINISTRATOR:** Cornerstone Community Financial Credit Union, 2955 University Drive,  
Auburn Hills, MI 48326.