

**Gulf Credit Union
Solo Stove Bonfire Grill Giveaway
OFFICIAL RULES**

- 1. NO PURCHASE OR OTHER TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR OTHER TRANSACTION DOES NOT ENHANCE YOUR CHANCE OF WINNING. GULF CREDIT UNION STAFF, FAMILY MEMBERS OF STAFF, ANYONE INVOLVED IN THE PLANNING OR MAILING OF THE GIVEAWAY AS WELL AS THOSE UNDER 18 YEARS OF AGE ARE NOT ELIGIBLE TO PARTICIPATE IN THE GIVEAWAY.**

See the eligibility section below for more details.

The Gulf Credit Union Solo Stove entry period begins on January 3, 2022, and ends on January 31, 2022, at 5:00 p.m. (CST). The drawing for the giveaway will be held at 1:00 p.m. (CST) on February 10, 2022. The giveaway is governed by these Official Rules and is subject to all applicable U.S. federal, state and local laws.

Void where prohibited.

2. HOW TO ENTER: The contest is limited to one entry per person during the course of the contest. Entries by the same person in excess of the limits stated herein will be disqualified. Once submitted, entries become the property of Sponsor and/or its designee and will not be allowed to be removed or altered. There is no purchase necessary to enter. Members applying for a Home Equity Loan will automatically be entered in the drawing. Participants may enter by completing a form at one of our four branch locations or by mailing a 3x5 card to Gulf Credit Union; Traeger Giveaway; ATTN: Marketing Department; P.O. Box 848; Groves, TX 77619. Mail in entries must be postmarked by January 31, 2021 and received by February 7, 2022.

3. ELIGIBILITY: Open to individual legal residents of the United States who are 18 years of age or older at time of entry. Employees, directors, agents, successors and assigns of Sponsor and its advertising agencies and promotional companies involved in the giveaways, as well as their respective parent, affiliates, subsidiaries and divisions, and the immediate family and household members of such individuals, are not eligible to participate in the giveaways or win the prize. "Immediate family members" shall mean parents, step-parents, children, step-children, siblings, step-siblings, spouses, grandparents, grandchildren, whether as "in-laws", or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension regardless of where they live. "Household members" shall mean people who share the same residence at least three months a year, whether related or not. In order to enter the giveaways or receive the prize, you must fully comply with the Official Rules and, by entering, you represent and warrant that you agree to be bound by these Official Rules and the decisions of the Sponsor-designated judges, whose decisions shall be binding and final in all respects relating to this giveaway.

4. PRIZES/ODDS: Odds of winning depend solely upon the number of entries received. Sponsor will award one Solo Stove Bonfire valued at approximately \$300.00. Sponsor will award the Solo Stove Bonfire on Thursday, February 10, 2022, at 1:00 p.m. (CST). All federal, state and local taxes on the prize are the sole responsibility of the winner and winner must authorize the deduction of such taxes, if any from the prize to the extent required by law. Winner is responsible for any and all expenses or costs incurred in claiming or using the prize. Unclaimed prizes will not be awarded. Any portion of the prize not accepted or unclaimed and/or unused by the winner will be forfeited and will not be substituted. No transfer, refund

substitution or replacement of prize permitted, except that Sponsor reserves the right, in its sole discretion, to substitute a prize of equal or greater value.

5. WINNER DETERMINATION/NOTIFICATION: Potential winner will be promptly notified by phone or certified mail and must respond to notification within forty-eight (48) hours of the date of such notification or prize will be forfeited in its entirety. As part of the winner validation and verification process, the potential winner will be required to execute and return an affidavit of eligibility and liability/publicity release (where permitted by law) (collectively, the "Affidavit") within fourteen (14) business days of notification, together with a copy of potential winner's valid government-issued identification card containing a photo of potential winner (the "Photo ID"). The prize will only be awarded upon winner validation and verification by Sponsor whose decisions shall be final and binding in all respects. In the event: (a) potential winner cannot be reached for whatever reason after a reasonable effort has been exerted based upon the information stated in the winners affidavit form or winner notification or Affidavit is returned as undeliverable; (b) potential winner declines or cannot accept, receive or use the prize for any reason; (c) of noncompliance with the above or within any of the aforesaid time periods; (d) potential winner is found to be ineligible to enter the giveaways or receive the prize; (e) potential winner cannot or does not comply with the Official Rules; or (f) potential winner fails to fulfill the Affidavit-related and Photo ID obligations, the potential winner shall be disqualified from the giveaways and the prize will be forfeited. A new winner will not be substituted in the event the original winner is ineligible.

6. PUBLICITY RELEASE; USE OF PERSONAL INFORMATION: Except where prohibited or restricted by law, winner's acceptance of prize constitutes and signifies the winner's agreement and consent for Sponsor and/or its designee to use and/or publish winner's full name, city and state of residence, photographs or other likenesses, entry, prize information, pictures, portraits, voice, testimonials, biographical information (in whole or in part), and/or statements made by winner regarding the giveaways or Sponsor, worldwide and in perpetuity for any and all purposes, including, but not limited to, advertising, trade and/or promotional purposes of Sponsor and/or its designee, in any and all forms of media, now known or hereafter devised, including, but not limited to, print, TV, radio, electronic, cable, or World Wide Web, without further limitation, restriction, compensation, notice, review, or approval. By entering the giveaways, entrants will be sharing their personal information with Sponsor. Personal information collected by Sponsor will be used for administration of the giveaways and awarding the prize. In addition, by entering, entrants agree to Sponsor's use of entrant's personal information as described in its privacy policy at <https://www.gecu.org>. Please refer to Sponsor's privacy policy for important information regarding the collection, use and disclosure of personal information by Sponsor. Sponsor is not responsible for disclosures made by any third party.

7. NO TAMPERING; RIGHT TO CANCEL, MODIFY: Sponsor and its advertising agencies and promotional companies involved in this giveaways, and their respective parent, subsidiaries, affiliates, divisions, partners, representatives, agents, successors, assigns, employees, officers and directors, shall not have any obligation or responsibility, including any responsibility to award any prize to entrants, with regard to: (a) entries that contain inaccurate information or do not comply with or violate the Official Rules; (b) entries, prize claims or notifications that are lost, late, misdirected, incomplete, illegible, unintelligible, damaged, mutilated or otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (c) entrants who have committed fraud or deception in entering or participating in the giveaways or claiming the prize; (d) telephone, electronic, hardware, software, network, Internet or computer malfunctions, failures or

difficulties, including but not limited to, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind, whether human, mechanical or technical; (e) any inability of the winner to accept the prize for any reason; (f) if a prize cannot be awarded due to delays or interruptions due to Acts of God, natural disasters, terrorism, weather or any other similar event beyond Sponsor's reasonable control; or (g) any damages, injuries or losses of any kind caused by any prize or resulting from awarding, acceptance, possession, use, misuse, loss or misdirection of any prize or resulting from participating in this promotion or any promotion or prize related activities. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be (a) tampering with the entry process or the operation of the Giveaways, or with any Website promoting the giveaways, or any other aspect of this Giveaways; (b) acting in violation of, or otherwise failing to comply with, the Official Rules. Sponsor and its designee reserve the right to void the entries at issue, and/or terminate the relevant portion of the Giveaway promotion, including the entire Giveaway promotion, and/or modify the Giveaway.

8. RELEASE OF LIABILITY; DISCLAIMER OF WARRANTY; FORUM SELECTION CLAUSE:

Entrants and winner acknowledge that Sponsor has neither made nor is in any manner responsible or liable for any warranty, representations or guarantees, express or implied, in fact or in law, relative to any prize or any component thereof, including, but not limited to, express warranties provided by the supplier of the prize (or any component thereof) or their affiliates. Except where prohibited, any and all issues, questions, claims or causes of action arising out of or concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant or Sponsor in connection with the Giveaways and/or the prize awarded, shall be governed by, and construed in accordance with, the laws of the State of Texas, without giving effect to any choice of law or conflict of law rules (whether of the State of Texas, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Texas. In addition, entrants hereby irrevocably consent and agree that any dispute, claim or cause of action relating to the Giveaways (including these Official Rules and/or the prize awarded) shall be resolved individually, without resort to any form of class action, and exclusively by arbitration in Groves, Texas. Sponsor, its parent, affiliates, subsidiaries and related companies, and their respective officers, directors, employees and agents shall not be liable for any indirect, special, incidental, punitive, exemplary or consequential damages in connection with this Giveaway or the prizes.

9. WINNER LIST/OFFICIAL RULES: To receive a copy of the Official Rules, visit www.gecu.org or visit one of our Gulf Credit Union locations.

10. SPONSOR: Gulf Credit Union, P.O. Box 848 Groves, Texas 77619-0848.