



Mortgage + \$400 Marriott® Gift Card + Northern Arizona Adventure SWEEPSTAKES

No purchase necessary to enter or win. Void where prohibited. Must be an Arizona resident. All entries have an equal chance of winning.

Eligibility:

The following individuals are not eligible to be entered in the sweepstakes drawing of the \$400 Marriott® gift card and Northern Arizona Adventure Package grand prize ("Giveaway"): Employees, officers, and directors of Arizona Central Credit Union ("Sponsor") and or printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, "Released Parties"), and the members of the immediate families or households, whether or not related, of any of the above. "Immediate family members" includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grandchildren (including step-grandchildren), and each of their respective spouses. Contest is open to Arizona residents, who are age 18 or older as of date of entry, and have a valid U.S. driver's license or U.S. identification card. Members of Arizona Central Credit Union and individuals who are legal Arizona residents, who are age 18 or older as of the date of entry, and also have a valid U.S. driver's license or U.S. identification card may also be eligible to enter by mailing a self-addressed postcard to Arizona Central Credit Union Northern Arizona Adventure Sweepstakes, Attention: Marketing, 2020 N. Central Avenue, Suite 300, Phoenix, AZ 85004 to enter.

How to Enter:

To be eligible for automatic entry, the member must apply for a first mortgage loan with Arizona Central Credit Union between June 1, 2019 and August 31, 2019, and fund by October 31, 2019 with Arizona Central Credit Union. Offer excludes all home equity loans and lines of credit.

As an alternative method of entry, entrant must submit entrant's name, Arizona mailing address, zip code, age, e-mail address, day and evening telephone numbers and a brief description about where they heard about this promotions on a 3" x 5" card mailed to: Mortgage + Northern Arizona Adventure Sweepstakes, Arizona Central Credit Union, Attn: Marketing, P.O. Box 11650, Phoenix, AZ 85061-1650. All entries must be postmarked prior to August 31, 2019 to be eligible for entry. Limit one entry per person per Arizona household mailing address.

Prize Information:

One winner of this competition will receive a one-time prize of a \$400 Marriott® gift card, along with a Northern Arizona adventure package for two people that will include a tour of the Grand Canyon with access to the glass deck via the Skywalk at Eagle Point, and one day of ziplining at the Flagstaff Extreme Adventure Course. The prize value of the adventure package is valued at approximately \$700.

The adventure package will be coordinated with the winning member via phone call and e-mail. In the event of a non-member winning this sweepstakes, the adventure package will be coordinated with the winner after they have been notified and approved by the Arizona Central Credit Union Marketing department.

Judging:

Winner will be selected in a random drawing on or about November 8, 2019 from among all eligible entries received by Arizona Central Credit Union, whose decisions will be final and binding in all matters relating to this Giveaway. Winner will be notified by phone and/or e-mail. Odds of winning will depend on the number of eligible entries received. Prize will be issued within ten (10) business days following the drawing.

Waiver of Liability:

By participating in the Giveaway and entering this sweepstakes, each entrant, winner, and guest participants agree to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Arizona Central Credit Union, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with the Sweepstakes, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the receipt or use of the Prize (or any portion thereof) or any travel or activity related to the receipt or use of the Prize (or any portion thereof). In consideration for accepting the prize awarded, winner and guest agree to the fullest extent by the law, to release from liability and to never sue Arizona Central Credit Union, and all of their respective officers, directors, employees, representatives, and/or agents and therefore hold Arizona Central Credit Union harmless from any damage, injury, or death to individual and/or their guest participant arising from their participation in the extreme activities, regardless of cause, including alleged negligence, gross negligence, or strict liability of the venue(s).

Miscellaneous:

If any prize notification is returned as unclaimed or non-deliverable, the winner(s) will be disqualified and an alternate winner(s) will be selected. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner(s). By accepting the prize awarded, entrants agree to be bound by these Official Rules and agree that Arizona Central Credit Union, and all of their respective officers, directors, employees, representatives, and agents shall have no liability and will be held harmless by entrant for any liability, loss, injury, or damage to themselves or any other person or entity, including, without limitation, personal injury, death 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 a prize or participation in this Giveaway. Winners are responsible for all federal, state and local taxes as well as any costs and expenses associated with the acceptance and use of any prizes not specified herein as being awarded or included as part of the prize. Winner grants their permission to Arizona Central Credit Union to use their name and/or photograph for publication in the credit union's marketing materials including, but not limited to, quarterly newsletters, website, social media, branch video merchandising, etcetera, regardless of whether these materials are used for fundraising, advertising, publicity, or any other purpose on behalf of either the production company or its affiliates. Arizona Central Credit Union reserves the right, in its sole discretion, to modify, terminate or suspend this Giveaway should virus, bugs, non-authorized human intervention, or other causes beyond the reasonable control of Arizona Central Credit Union corrupt or impair the administration, security, fairness, or proper play of the Giveaway.

Conditions/Use Rights

By entering in the giveaway, each entrant consents to the use of his/her/its name, voice, and likeness, and all accompanying personally identifiable information entrant submits, via all forms of media now known or hereafter devised worldwide, in perpetuity, without notice, attribution or

compensation (other than the specific prize described herein) to entrant, his/her/its successors or assigns, or any other party, except where prohibited by law. The right to receive any prize is non-assignable and non-transferable, and no prize substitution, exchange, cash, or cash equivalent will be allowed, in each case, except as permitted by Sponsor, who reserves the right to substitute a prize in whole or in part with another prize of comparable or greater value if the intended prize is not available for any reason as determined by the Sponsor in its sole discretion.

Sponsor: Arizona Central Credit Union, P.O. Box 11650, Phoenix, AZ 85061-1650