

## The Holiday Debit Card Sweepstakes- Presented by Goldenwest Credit Union

### Official Rules

**No Purchase Necessary to Enter or Win.** Some restrictions apply. Void where prohibited.

Goldenwest Credit Union Presents “The Holiday Sweepstakes” (“Contest”) which shall run from 12:01 a.m. Mountain Time (MT) on November 19, 2023 until 5:00 p.m. Mountain Time (MT) December 31, 2023. Contest is sponsored by Goldenwest Credit Union (“Goldenwest”). To receive a copy of the rules, please send a self-addressed, stamped envelope to The Holiday Sweepstakes, c/o Goldenwest Credit Union, PO Box 1111, Ogden, Utah 84402. Sponsor reserves the right, in their sole discretion and without any resulting responsibility or liability, to cancel, modify or suspend this Contest or to amend these rules and regulations at any time for any reason. All changes to contest rules will be posted at [usucu.org/visagiveaway](http://usucu.org/visagiveaway). This Contest is in no way sponsored, endorsed or administered by, or associated with Visa. You understand that you are providing your information to Goldenwest and/or USU Credit Union and not to Visa.

**Eligibility.** The Contest is open to all legal U.S. residents (“Contestant”), of the United States eighteen (18) years of age and older at the time of entry. Employees or agents of Goldenwest and its respective subsidiaries, affiliated entities, or entity associated with the sponsorship or administration of the Contest (collectively, the “Sponsors”), as well as members of the same household of any such employee or agent, are ineligible to participate. These restrictions also apply to immediate household members of contest or prize winners. The phrase “members of the same household” includes spouses, siblings, parents, children, grandparents and grandchildren, whether as in-laws or by current or past marriages, remarriages, adoption, co-habitation or other family extension, and any other persons residing at the same household, whether or not related. No more than one (1) winner of Goldenwest sponsored contests per household per calendar year. The Contest is void where prohibited by law.

**How to Enter.** To enter, an entrant may use their Goldenwest or USU Credit Union debit or credit card (one entry per signature-based, contactless and/or online transaction during the Contest), their Goldenwest or USU Credit Union Business debit or credit card (one entry per signature-based, contactless and/or online transaction during the Contest), or send a self-addressed, stamped envelope to The Holiday Sweepstakes, c/o Goldenwest Credit Union, PO Box 1111, Ogden, Utah 84402 to enter.

For every \$1,000 spent, entrant will receive an extra 100 entries.

Entries will reset each week.

**Prizes.** There will be a weekly drawing for a prize of \$500 account deposit. The prize will be deposited into the checking account associated with the debit or credit card. If no checking account is available, prize will be deposited into the primary savings account. Weekly prizes will be given, one each week for debit card entries and one each week for credit card entries on or about November 27, 2023, December 4, 2023, December 11, 2023, December 18, 2023, December 26, 2023, and January 2, 2024. Actual odds of winning depend on the total number of entries received.

**Notification.** The Winners will be selected on or about November 27, 2023, December 4, 2023, December 11, 2023, December 18, 2023, December 26, 2023, and January 2, 2024. They will be notified by email (or telephone, where applicable). In the event of non-compliance of these Official Rules, or if the prize is unclaimed or returned as undeliverable, the prize will be forfeited and awarded to an alternate winner determined by the Sponsor.

LIMITATION OF LIABILITY AND RELEASE. SPONSOR ASSUMES NO RESPONSIBILITY FOR TECHNICAL FAILURES OF ANY KIND, OR ENTRIES THAT ARE STOLEN, MISDIRECTED, INCOMPLETE, DELAYED BY COMPUTER TRANSMISSIONS, LOST, LATE, MISDIRECTED, ILLEGIBLE, OR MUTILATED. SPONSOR IS ALSO NOT RESPONSIBLE FOR ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY WEBSITE USERS OR ANY EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE CONTEST OR BY ANY TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE PROCESSING OF SUBMISSIONS IN THE CONTEST. SPONSOR RESERVES THE RIGHT AT ITS SOLE DISCRETION TO CANCEL, TERMINATE, MODIFY OR SUSPEND THE CONTEST. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SHOULD SPONSOR CHOOSE NOT TO ENFORCE ANY TERM OF THESE OFFICIAL RULES, IT SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

**Governing Law and Disputes.** All participants agree to abide by these Official Rules and by the decisions of the Sponsor. This Contest is governed by the laws of the state of Utah. All federal, state and local laws and regulations apply. Sponsor reserves the right to terminate or modify the Contest in its sole discretion. Except where prohibited, all participants agree that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Utah; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event, attorneys' fees; and (3) under no circumstances will participants be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and accordance with, the laws of the State of Utah without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Utah.

**Miscellaneous and Right to Cancel/Modify the Contest.** Contest prizes are non-transferrable. All decisions of Sponsor with respect to the contest are final. Payment of any and all Federal, State and local taxes is the sole responsibility of the prize winner(s) and winners will receive and be required to complete an IRS Form W-9 and will receive an IRS Form 1099-Misc for winnings that exceed \$600 from Contest Sponsors. At Sponsor's discretion, it reserves the right to cancel or modify the Contest if fraud or technical problems bring into question the integrity of the Contest.

**Sponsor.** Goldenwest Credit Union.