

## Canopy's Great Loan Giveaway Promotion Official Rules

- 1. HOW TO ENTER.** NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. The Canopy's Great Loan Giveaway Promotion begins on January 1, 2021 and ends December 31, 2021 (the "Promotion Period"). There are two ways to enter:
  1. You will be automatically entered into the drawing if you: Qualify for and obtain an auto loan with Canopy Credit Union during the Promotion Period. Refinances of Canopy Credit Union current auto loans do not qualify. All member accounts must be in good standing at the time of the drawing according to Canopy Credit Union guidelines. Good standing includes no delinquencies on your auto loan and your collateral is properly insured.
  2. Alternatively, hand print your complete name, address, age, daytime/evening phone numbers, email address, and the words, Canopy's Great Loan Giveaway on a plain piece of "3 x 5" paper, either drop it at any branch or mail in an envelope with sufficient postage affixed to: Canopy Credit Union, Marketing Dept., PO Box 2519 Spokane, WA 99220. Mail-in entries must be postmarked by December 24, 2021, and received by December 31, 2021.

### Limit One Entry Per Person

- 2. ELIGIBILITY.** The drawing is open to individuals 18 years of age or older who qualify under these rules. Staff, Board of Directors and their families are not eligible for this drawing.
- 3. PRIZES.** One winner will receive up to \$10,000 directly applied to balance of the car loan established during the Promotion Period. If the loan balance is less than \$10,000, the current balance will be paid and the rest of the winnings will be forfeited. If winner does not have a Canopy Credit Union auto loan, prize will be awarded upon qualifying for and opening an auto loan, as long as the loan is opened on or before January 15, 2022. The prize is provided by Canopy Credit Union. Winner will not receive cash – no substitutions by winner permitted. Odds of winning are dependent on the number of eligible entries received. No substitution or transfer of prizes permitted. Winner is responsible for all applicable federal, state and local taxes.
- 4. SELECTION OF WINNER.** Winner will be selected in a random drawing from all eligible entries on or about January 4, 2022 by the Credit Union, whose decisions are final. Winner will be notified by mail, email, or telephone within 30 days. If prize notification is returned as undeliverable or winner cannot be located or does not respond by deadline date, an alternative winner will be selected.

**CONDITIONS.** The drawing is void where prohibited or restricted by law and is subject to all federal, state and local laws and regulations. Winner agrees to the use of their name and likeness in publicity without notice or any additional compensation, except where prohibited by law. By entering this promotion, the winner acknowledges that Canopy Credit Union has the right to publicize and broadcast their name, photo, and likeness, the fact that they won, and all

matters incidental thereto, including but not limited to displaying such on social media and any other media.

5. By entering this promotion, each entrant releases Canopy Credit Union and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the promotion. Canopy Credit Union reserve the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part, should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond Canopy Credit Union's control corrupt the administration, security, fairness, integrity or proper play of the promotion.
6. **SPONSOR.** Canopy Credit Union PO Box 2519 Spokane, WA 99220. To request a list of winners, mail a stamped, self-addressed envelope after the Promotion Period to: Canopy Credit Union c/o Marketing Department PO Box 2519 Spokane, WA 99220