

Andigo Branch Bash Sweepstakes

Official Rules

NO PURCHASE, PAYMENT OR ENTRY FEE IS NECESSARY TO ENTER OR WIN AND ENTRY TO THE SWEEPSTAKES IS FREE. A PURCHASE, PAYMENT OR ENTRY FEE OF ANY KIND WILL NOT IMPROVE YOUR CHANCES TO WIN. ENTRY OPEN ONLY TO LEGAL RESIDENTS OF THE STATE OF ILLINOIS WHO CURRENTLY RESIDE OR WORK IN ONE OF THE FOLLOWING FOUR COUNTIES: COOK, DUPAGE, LAKE AND MCHENRY WHO ARE 21 YEARS OF AGE OR OLDER AT TIME OF ENTRY. VOID WHERE PROHIBITED BY LAW.

1) SWEEPSTAKES TIMING: The **Andigo Branch Bash Sweepstakes** (the "Sweepstakes") starts on July 12, 2017 at 12:00:01AM Central Daylight Time ("CDT") and ends on September 20, 2017 at 11:59:59PM CDT (the "Sweepstakes Entry Period"). See Random Drawing Tables below for entry deadlines and drawing dates for six (6) Sweepstakes Entry Periods and Grand Prize drawing. Sponsor's computer is the official timekeeper for this Sweepstakes.

2) ELIGIBILITY: This Sweepstakes is offered and open only to legal residents of the State of Illinois who currently reside or work in one of the following four counties of Illinois: Cook, DuPage, Lake and McHenry who are twenty one years of age or older at time of entry in this Sweepstakes. Officers, directors and employees of Andigo Credit Union ("Andigo"), ("Sponsor"), HARP Interactive, Marquardt of Barrington Buick – GMC, Marden-Kane, Inc. ("Administrator") and each of their respective parent, subsidiary and affiliated companies, vendors, service providers, advertising, promotional and judging agencies, persons engaged in the development, production or distribution of materials for this Sweepstakes (collectively, the "Sweepstakes Entities") and the immediate family members (parent, child, sibling, IRS dependent and spouse of each) of and/or persons living in the same household as such individuals (whether related or not) are not eligible to participate. This Sweepstakes is void where prohibited by law. U.S. law governs this Sweepstakes.

RANDOM DRAWING TABLE

Random Drawing	Sweepstakes Entry Period	Text or Website Entry Received by	Drawing Date	First Prize
1	7/12/17 – 8/15/17	11:59:59 p.m. ET 8/15/17	8/18/2017	\$1,000 check
2	8/18/17 – 8/22/17	11:59:59 p.m. ET 8/22/17	8/25/17	\$1,000 check
3	8/25/17 – 8/29/17	11:59:59 p.m. ET 8/29/17	9/1/17	\$1,000 check
4	9/1/17 – 9/5/17	11:59:59 p.m. ET 9/5/17	9/8/17	\$1,000 check
5	9/8/17 – 9/12/17	11:59:59 p.m. ET 9/12/17	9/15/17	\$1,000 check
6	9/15/17 – 9/20/17	11:59:59 p.m. ET 9/20/17	9/22/17	\$1,000 check

Random Draw	Sweepstakes Entry Period	Text or Website Entry Received by	Mail-In Entry Received by	Drawing Date	Prize
Grand Prize	7/12/17 – 9/20/17	11:59:59 p.m. ET 9/20/17	9/22/2017	9/23/2017	A 3-year car lease of 2017 Buick Encore SUV

3) HOW TO ENTER: Guidelines and requirements for entering the Sweepstakes by submitting an eligible Entry are listed below.

There are four (4) methods of entry in the Sweepstakes:

Consumers will only be able to receive one (1) original Sweepstakes entry either via Text or Online Entry during Entry Period of July 12, 2017 – September 20, 2017:

1. **Text Message Entry Method:** During the Sweepstakes Entry Period, using a two-way text-messaging capable device ("Device"), consumers will be able to text keyword **"WIN CAR"** to short code **31996**. Your text message and completion of all required information on the entry form constitutes one (1) Sweepstakes entry and you will receive a message confirming your entry into the Sweepstakes. Consent is not a condition of purchase or entry. You'll receive up to 6 marketing messages per month to the mobile number provided. The wireless carrier is not liable for delayed or undelivered messages. Message and data rates may apply. Text **HELP** to **31996** for help. Text **STOP** to **31996** to stop. Mobile Privacy Policy of Sponsor: <https://www.andigo.org/Privacy>. Mobile Privacy Policy of wireless service provider: [skt.io/4zS](https://www.skt.io/4zS). Limit one (1) original entry per person during the Sweepstakes Entry Period via Text Message entry method. Any information collected from the Sweepstakes shall be used only in a manner consistent with the consent given by the Entrants at the time of entry, as noted in these Official Rules.
2. **Online Entry Method:** To enter during the Sweepstakes Entry Period without sending a Text message, visit landing page at: www.andigo.org/promotions/branchbash (the "Website") to provide full name, email, daytime phone, Zip code. Limit one (1) original entry per person during the Sweepstakes Entry Period via Website entry method.

Limit of one original entry per person during the Sweepstakes Entry Period, regardless of entry method. All non-winning eligible entries will rollover to subsequent Random Drawings for First Prize. All First Prize winners and non-winners will be eligible for the Grand Prize Random Drawing.

To receive a Bonus Sweepstakes Entry into Grand Prize Drawing during Bonus Entry Period of August 14, 2017 – September 20, 2017:

1. **Visit new Meacham Branch Location:** Consumers may visit only the new Andigo branch at 1310 N. Meacham Road in Schaumburg to receive a bonus sweepstakes entry by providing their full name, email, Zip code and mobile/home phone number. Limit one (1) bonus sweepstakes entry per week for the following entry period: August 14, 2017 – September 20, 2017 ("Bonus Entry Period"). Maximum of six (6) entries allowed during Bonus Entry Period.
2. **Alternate Entry Method:** To receive a bonus entry without visiting the new Andigo branch in Schaumburg, eligible consumers who are members and non-members of Andigo Credit Union,

will be required to write on a 3x5 piece of paper their name, complete mailing address, daytime phone number, age, email address (optional), and put in a stamped envelope and send it by regular first class mail with all information to following address: Andigo Branch Bash Sweepstakes, 1501 E. Woodfield Road, Ste 400W, Schaumburg, IL 60173, Attn: Marketing. Entrant must complete and submit the piece of paper with all required information for the entry to be eligible. Entrants will receive a limit of one (1) entry into the Sweepstakes per week, regardless of entry method, during the Bonus Entry Period of August 14, 2017 – September 20, 2017. Maximum of six (6) entries allowed during Bonus Entry Period. Mail-in entry for the last entry period during the Bonus Entry Period must be postmarked by September 20, 2017 and received no later than September 22, 2017 to be eligible for the Grand Prize drawing. Entries that are photocopied, computer generated facsimiles, generated by script, macro, or by any other automatic or mechanical means are void. Your submission of a 3" x 5" mail-in entry constitutes your consent to participate in this Sweepstakes and your consent for Sponsor to obtain, use, and transfer your name, mailing address and other information for the purpose of administering this Sweepstakes during the Sweepstakes Period.

Entry into this Sweepstakes does not constitute entry into any other Sweepstakes. You understand that by participation in this Sweepstakes via Text Message, Website, Meacham branch visit or Mail-In, if you are a potential winner, the Sponsor may contact you via text message/mobile phone call (which will be subject to the charges pursuant to your carrier's rate plan), email or daytime phone, respectively, as provided at time of entry. It is your sole responsibility to notify the Sponsor in writing if you change your Account. Multiple participants are not permitted to share the same mobile phone or email account. In order for the entry to be valid, you may be charged standard text and data messaging rates for text messages sent and received from your mobile device according to the terms and conditions in your Customer Agreement with Mobile Carrier.

Any individual who attempts to enter, or in the sole discretion of Sponsor is suspected of submitting any entries, by any unapproved means, including, but not limited to establishing multiple accounts, will be disqualified from participation in this Sweepstakes. Multiple Sweepstakes participants are not permitted to share the same Andigo account. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweepstakes-related advertisements or other materials; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweepstakes, human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweepstakes.

As part of the entry process, all entrants will be required to indicate that they have read, accept, and agree to be bound by these Official Rules. Proof of submitting an entry via mail-in entry method (such as a copy of a return receipt card) does not constitute proof of actual receipt by Sponsor of an entry for purposes of this Sweepstakes. Proof of transmission (such as a "confirming" message) of the Sweepstakes entry does not constitute proof of submission/delivery. All eligible Bonus entries must be submitted at the Meacham Branch location or postmarked according to these Official Rules no later than September 20, 2017 and received in the mail by September 22, 2017. Each entry must be manually key stroked and manually entered by the individual entrant. Any automated and/or electronic submission of entry (including but not limited to entries made using any script, macro, bot or Sweepstakes service) will be disqualified and transmissions from these or related email or IP addresses may be blocked.

Any individual who attempts to enter, or in the sole discretion of Sponsor is suspected of submitting entries in excess of the disclosed maximum, by any means, including but not limited to establishing multiple email accounts, will be disqualified from participation in this Sweepstakes. Multiple entrants are not permitted to share the same email address. In the event of a dispute over the identity of the potential winner, the entry will be declared made by the authorized account holder of the email address submitted at the time of entry, and potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of such email address. The authorized account holder is deemed as the natural person assigned to an email address by an Internet access provider, service provider, or other organization responsible for assigning email addresses or the domain associated with the submitted email address. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email/ mailing address during the Sweepstakes Period. All entries become the property of Sponsor and will not be returned to entrant.

At the time of entry, Entrants will receive communications from the Sponsor. Entrants are not required to opt-in and opting in will not increase your chances of winning. If an Entrant chooses to opt-in, the Entrant thereby grants the Sponsor permission to send him/her future communications regarding services, incentives, offers, promotions, or other messaging related to the Sponsor's services and products. Any information collected from the Sweepstakes shall be used only in a manner consistent with the consent given by the Entrants at the time of entry, with these Official Rules, and with the Sponsor's Privacy Policy found at: <https://www.andigo.org/Privacy> and the wireless service provider's Privacy Policy at: slkt.io/4zS. Entries received that are late, lost, corrupted, damaged, unintelligible, incomplete, or are not submitted by the methods outlined above will be disqualified. Entries that do not comply with these Official Rules will not be eligible.

4) ODDS OF WINNING/NOTIFICATION OF PRIZE WINNERS: The random drawings, to determine six (6) First Prize winners and one (1) Grand Prize Winner will be conducted on the dates listed in the Random Drawing Tables among all eligible entries received, as noted above, by Marden-Kane, Inc., an independent judging organization whose decisions are final and binding on all matters relating to this Sweepstakes. Odds of winning will depend upon the total number of eligible entries received from Text, Website, Meacham branch visit and mail-in entries. Limit one (1) First Prize per person. Potential Winners are subject to eligibility verification and compliance with these Official Rules. Sponsor will attempt to notify the potential Winners via email/phone number provided at time of entry. The potential Winners will be required to complete, notarize and return an Affidavit of Eligibility, Liability Release and where lawful, a Publicity Release along with the IRS Form W-9 (collectively, the "Release Forms") within seven (7) days of receiving prize notification letter. Failure to return Release Forms and original acceptance letter timely, or if Prize notification is returned as non-deliverable, or if Winner is found not to be eligible or not in compliance with these Official Rules, may result in disqualification with an alternate Winner selected in accordance with these Official Rules. Upon disqualification, no compensation will be awarded. A 1099 Miscellaneous Tax Form will be issued to Grand Prize winner for the value of the Prize received for the 2017, 2018 and 2019 tax years. A 1099 Miscellaneous Tax Form will be issued to First Prize winners for the value of the check Prize received for the 2017 tax year.

5) PRIZES: There will be one (1) Grand Prize awarded.

One (1) Grand Prize: A 3-year car lease of 2017 Buick Encore SUV, Approximate Retail Value (ARV): \$9,779 plus taxes and fees of \$2,249. Total ARV of Grand Prize: \$12,028.

The depiction of the vehicle prize in any advertising, promotional materials or displays may not reflect the actual vehicle that winner will receive. Sponsor will determine all features of automobile including, but not limited to, color of exterior and interior, Bluetooth capability, and all other features. Winner must be a U.S. licensed driver residing in one of the four eligible counties in Illinois, as listed above, and will

be required to provide proof of valid U.S. driver's license and legally-required auto insurance at time of delivery and otherwise meet all eligibility requirements contained in these Official Rules. Andigo shall not have any responsibility or liability whatsoever for any property loss, damage, personal injury, or death, in connection with the prize provided pursuant to the Sweepstakes and/or any person's participation in the Sweepstakes. Andigo shall deliver the vehicle on a date and at a location solely determined by Andigo. Andigo shall not be responsible for delays in delivery of the prize vehicle, and delivery is subject to availability. Winner shall bear all risk of loss or damage to the vehicle after it has been delivered to the winner. Winner will be required to enter into a lease or use agreement as directed by Andigo with Marquardt of Barrington Buick – GMC in order to claim his/her prize. Winner may also be requested to complete additional forms as requested by the entity providing the vehicle lease in order to claim their prize. Grand Prize winner is responsible for any other taxes and fees not paid for by Sponsor, as noted above, as well as excess wear and tear, physical damage, regular maintenance, annual mileage that exceeds allowance as agreed to with Marquardt of Barrington Buick – GMC and any other costs associated with receipt/use of the prize. Estimated date of delivery of vehicle will be at the discretion of Marquardt of Barrington Buick – GMC dealership. Andigo reserves the right to substitute the Grand Prize for one of comparable use, at its sole discretion. Grand Prize is not transferable. A cash prize could be awarded in lieu of the car lease and would be a one-time disbursement of seven thousand five hundred dollars (\$7,500) awarded as a check ("Check"), as determined by Andigo. If the Grand Prize winner chooses the cash option, he/she shall complete, notarize and return Release Forms as noted above. Grand Prize winner bears all risk of loss or damage to their Check after being delivered. Sweepstakes Entities will not replace Check sent to the confirmed Grand Prize winner that is lost, stolen, misdirected, damaged or used without permission. Grand Prize winner would be responsible for paying any income taxes and fees associated with receipt and use of Check. A 1099 Miscellaneous Tax Form would be issued to Grand Prize winner for the value of the Check received for the 2017 tax year.

Six (6) First Prizes: Each First Prize winner will receive \$1,000 in the form of a check. Value: \$1,000 each prize. The First Prize winners shall bear all risk of loss or damage to their prizes after they have been delivered. Sweepstakes Entities will not replace prizes sent to the confirmed Prize Winners that are lost, stolen, misdirected, damaged or used without permission.

6) PRIZE RESTRICTIONS: If a Prize Winner is a member of Andigo, winner must have an account in good standing in accordance with the terms described in the Andigo Account Disclosures and Agreements in order to receive the prize. Prizes are non-transferable, except as expressly set forth herein and/or at Sponsor's sole and absolute discretion. Sponsor reserves the right to substitute a Prize with one of comparable value for any reason. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and prize provider's rules and restrictions. Failure to take delivery of Prize within the time specified by Marquardt of Barrington Buick – GMC could cause prize to be forfeited and awarded to an alternate. The Sweepstakes Entities are not responsible for and will not replace any prize that is lost, mutilated, used without permission, stolen or does not reach the winner because of an incorrect or changed address. No more than the stated prizes will be awarded. Sponsor makes no representations of any kind concerning the appearance, safety, or performance of any part of a Prize.

Prizes will be accepted "as is" without any warranties, guarantees or representation of any kind, expressed or implied (including without limitation, any implied warranty of merchantability or fitness for a particular purpose). All other costs and expenses associated with receipt/use of the prize, not specified herein, if any, are the responsibility of the Prize Winner.

7) CONDUCT: This Sweepstakes is subject to all federal, state and local laws/regulations. By entering this Sweepstakes, entrants agree to be bound by these Official Rules and the decisions of Sponsor

and/or the judges that shall be final and binding in all respects. Failure to comply with these Official Rules may result in disqualification. Sponsor and/or any other relevant party, reserve the right, at their discretion, to disqualify any individual suspected of tampering with the entry process or the operation of the Sweepstakes; if they are acting in any manner deemed by Sponsor to be in violation of the Official Rules; or to be acting in any manner deemed by Sponsor to be illegal. CAUTION: ANY ATTEMPT BY A USER OR ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR'S FAILURE TO ENFORCE ANY TERM OF THESE OFFICIAL RULES SHALL NOT CONSTITUTE A WAIVER OF THAT OR ANY OTHER PROVISION.

8) LIMITATIONS OF LIABILITY: Sweepstakes Entities, assume no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty, failed, garbled or jumbled electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Sweepstakes; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of the Sweepstakes; (d) inaccessibility or unavailability of the Internet or any combination thereof, or; (e) any injury or damage to participant's or to any other person's electronic device which may be related to or resulting from any attempt to participate in the Sweepstakes or download any materials in the Sweepstakes. If, for any reason, the Sweepstakes is not capable of running as planned for reasons which may include without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, and award the prizes among all non-suspect eligible entries received as of the termination date. The Sponsor will not be responsible for acts of God, dangerous weather conditions, acts of terrorism, civil disturbances, work stoppage or any other matters beyond the Sponsor's reasonable control (each a "**Force Majeure**" event) that may cause the cancellation or postponement of the Sweepstakes.

9) ENTRANT RELEASES: All entrants, as a condition of entry into the Sweepstakes, agree to release officers, directors and employees of Andigo, HARP Interactive, Marquardt of Barrington Buick – GMC, Marden-Kane, Inc. and each of their respective parent, subsidiary and affiliated companies, service providers, suppliers, printers, application developers, advertising, promotional and judging agencies or other persons engaged in the development, production or distribution of materials for this Sweepstakes, from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with accessing the Sweepstakes page; submitting an entry or otherwise participating in any aspect of the Sweepstakes; the receipt, ownership, use, misuse or non-use of Prizes awarded; preparing for, participating in or traveling to and/or from any prize-related activity, or any human, typographical or other inadvertent error in these Official Rules or the announcement of offering of prize. Sponsor makes no representations or warranties of any kind concerning the appearance, safety, or performance of prizes. Except for residents of Tennessee and wherever else prohibited by law, the Winners grant to Sponsor the right to print, publish, broadcast and use the winner's name, city, state, biographical information, voice, photograph or other likeness and statements related to prize acceptance/use, for public relations/promotional/media events about the Sweepstakes along with any other related advertising purposes, as may be determined by Sponsor, in any media now known or hereafter developed, in perpetuity, including but not limited to social media, radio and television, without compensation unless

prohibited by law. Acceptance of prize irrevocably grants to Sweepstakes Entities the right to use any recordings/Photographs/Videos resulting from these public relations/promotional/media events.

In the event there is a discrepancy or inconsistency between statements contained in any Sweepstakes-related materials, and terms and conditions stated in the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

10) WHO WON: You may access the winners' list for the names of the Grand and First Prize Winners by visiting the Website at: www.andigo.org/Andigo/News-and-Events/News/2017/09/Branch-Bash-Winners which will be available until 10/31/17.

11) DISPUTES: Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with this Promotion shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for Illinois or the appropriate Illinois State Court; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (iii) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and/or 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 Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Illinois.

12) SPONSOR/ADMINISTRATOR: Sponsor: Andigo Credit Union, 1501 E. Woodfield Road, Ste 400W, Schaumburg, IL 60173

Administrator: Marden-Kane, Inc., 611 Rockland Rd, Suite 204, Lake Bluff, IL 60044.

13) OFFICIAL RULES: The Official Rules will be available at: www.andigo.org/promotions/branchbash/ throughout the Sweepstakes Period.

All trademarks, service marks, trade names, product names and logos appearing in advertising materials are the property of their respective owners.