

## Andigo Home for the Holidays Sweepstakes

### OFFICIAL RULES

**NO PURCHASE, PAYMENT, MEMBERSHIP OR ENTRY FEE OF ANY KIND IS NECESSARY TO ENTER AND ENTRY TO THE SWEEPSTAKES IS FREE. A PURCHASE WILL NOT IMPROVE YOUR CHANCES TO WIN. ENTRY OPEN ONLY TO CURRENT LEGAL RESIDENTS OF THE UNITED STATES AND DISTRICT OF COLUMBIA WHO ARE 18 YEARS OR OLD. VOID WHERE PROHIBITED BY LAW. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED OR ADMINISTERED BY, OR ASSOCIATED WITH VISA OR FACEBOOK.**

**1) SWEEPSTAKES TIMING:** The **Andigo Home for the Holidays Sweepstakes** (the "Sweepstakes") starts on November 12, 2019 at 12:00:01 AM Central Standard Time ("CST") and ends on December 6, 2019 at 11:59:59PM Central Daylight Time ("CDT") (the "Sweepstakes Entry Period"). Sponsor's computer is the official timekeeper for this Sweepstakes.

**2) ELIGIBILITY:** This Sweepstakes is offered and open only to persons legally residing in the United States or District of Columbia who are over 18 years of age. This Sweepstakes is void in Puerto Rico, all U.S. territories and possessions and wherever else prohibited by law. U.S. law governs this Sweepstakes.

**3) HOW TO ENTER:** During the Sweepstakes Entry Period, entrants must submit an entry form. 1 entry per person.

There are two (2) entry methods in the Sweepstakes:

- 1. Facebook/Woobox Method:** Facebook users must enter during the Sweepstakes Entry Period by **liking the Andigo Credit Union Facebook page** [www.facebook.com/andigocu](http://www.facebook.com/andigocu) and clicking on the Home for the Holidays Sweepstakes tab, or clicking the Woobox link <https://woobox.com/s4dms4> to submit their entry form. All terms and conditions of Facebook and Woobox apply. Facebook is not a sponsor of this Sweepstakes. Multiple participants are not permitted to share the same mobile phone or Facebook account.
- 2. Mail-In Entry Method:** During the Sweepstakes Entry Period, entrants will also be able to print their complete name, street address (no P.O. Boxes), city, state, zip code, daytime telephone number and e-mail address (optional) on a 3"x 5" paper, place in a stamped envelope and send by regular mail to: "Andigo Home for the Holidays Sweepstakes" 1501 E. Woodfield Road, Suite 400W, Schaumburg, IL 60173 Attn: Marketing. All mail-in entries must be postmarked by December 6, 2019 and received by December 9, 2019 to be eligible for the drawing. Proof of mailing is not considered as an eligible entry in this Sweepstakes. Limit one (1) entry for each person, regardless of entry method. Entries generated by script, macro, or by any other automatic or mechanical means are void.

Entries will not be eligible for the random drawing if sent via expedited delivery service such as overnight or same day delivery. Entries sent via return receipt or traceable methods will be allowed. Entries received that are illegible, incorrect, incomplete, missing information, late, postage due, unintelligible or are not submitted by the Facebook, Woobox or Mail-In entry methods outlined above will be disqualified.

No purchase, payment, membership or entry fee necessary to enter or win. Proof of transmission (such as a "confirming" message) of the Sweepstakes entry does not constitute proof of submission/delivery. All eligible Facebook/Woobox entry forms or Mail-In entries must either be submitted or postmarked in accordance to these Official Rules no later than 11:59:59 PM CDT on December 6, 2019. By entering in the Sweepstakes, all entrants agree to abide by these Official Rules, which are final and binding on all matters pertaining to this Sweepstakes. 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 more than one (1) entry, 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 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 have the opportunity to opt-in to receive further 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>.

Entries that do not comply with these Official Rules will not be eligible.

### **3) ODDS OF WINNING/NOTIFICATION OF GRAND PRIZE WINNER:**

Entries must not contain material that is unlawful, inappropriate, in violation of or contrary to the laws or regulations in any State where entry is created. Entries not complying with these Official Rules are subject to disqualification at Sponsor's sole discretion. No correspondence regarding Entries will be entered into with entrants.

The random drawing, to determine one (1) Grand Prize winner, will be conducted on or about December 9, 2019 among all eligible entries received by 11:59:59 PM CDT on December 11, 2019. Odds of winning a Grand Prize will depend upon the total number of eligible entries received by 12/13/19. 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 Grand Prize Winner must have liked the Andigo Credit Union Facebook page [www.facebook.com/andigocu](http://www.facebook.com/andigocu) and will be verified before notification to determine eligibility. The potential Grand Prize Winner will be required to complete, and return an Affidavit of Eligibility, Liability Release and where lawful, a Publicity Release (collectively, the "Release Forms") within five (5) days of notification of winning the Prize. Failure to return Release Forms 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 Grand Prize Winner selected in accordance with these Official Rules. Upon disqualification, no compensation will be awarded.

**4) PRIZES: There will be one (1) Grand Prizes awarded:** One (1) VISA Gift Card valued at no more than \$500 (five-hundred dollars).

Prize must be accepted "AS IS" and cannot be substituted in any way unless otherwise agreed to by the Sweepstakes Entities. The winner shall bear all risk of loss or damage to their tickets after being delivered in the mail, or by a predetermined delivery and no replacement tickets will be given. The value of the VISA gift card is not insured by the National Credit Union Administration (NCUA). Sponsor may conduct background check on a Grand Prize winner before prize is awarded.

**5) PRIZE RESTRICTIONS:** Prize is non-transferable, non-assignable and substitution will not be allowed, except as expressly provided in these Official Rules or otherwise at the sole discretion of the Sponsor, who reserves the right to substitute a Prize with one of equal or greater approximate value or comparable use should the advertised Prize become unavailable for any reason. Winner will be responsible for any expenses not specified herein relating to the acceptance and use of the Prize.

**6) 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 reserves the right at its sole discretion to disqualify any individual suspected of tampering with the entry process or the operation of the Sweepstakes; or to be 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 unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person. 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.

**7) 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 prize 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.

**8) ENTRANT RELEASES:** All entrants, as a condition of entry into the Sweepstakes, agree to release officers, directors and employees of Sponsor, and each of their respective parent, subsidiary and affiliated companies, distributors, 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 Grand Prize 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 prize. Except for residents of

Tennessee and wherever else prohibited by law, the Winner grants 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. The rights hereby granted to Sweepstakes Entities include the perpetual, exclusive and unencumbered right to use, not use, edit, reproduce, publicly and privately display, create derivative works based upon, distribute, telecast, publish, promote, market, and otherwise exhibit the Selfie worldwide, at discretion of Sweepstakes Entities, without approval of winner.

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.

**9) WHO WON:** You may request the name of the Grand Prize Winner by sending a self-addressed, stamped envelope by 12/11/19 to: Andigo Home for the Holidays Sweepstakes, 1501 E. Woodfield Road, Suite 400W, Schaumburg, IL 60173 Attn: Marketing.

**10) 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.

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

**12) OFFICIAL RULES:** The Official Rules will be available at: [www.andigo.org/officialrulesHFTH](http://www.andigo.org/officialrulesHFTH) throughout the Sweepstakes Period.