

Oklahoma Educators Credit Union
Credit Union Youth Month
Official BIKE Contest Rules

NO PURCHASE NECESSARY TO ENTER OR WIN

Purchase does not increase chance of winning.

The word "contest" and "sweepstakes" are used interchangeably for the purposes of this document.

The prize: Kid's Bike

PRIZE IS A KID'S BIKE. No other prize substitution permitted except at Oklahoma Educators Credit Union's discretion. The prize is nontransferable. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the winner.

How to enter:

You will be automatically entered if you OPEN A KIRBY KANGAROO SAVINGS ACCOUNT or DEPOSIT \$10 INTO AN EXISTING KIRBY SAVINGS ACCOUNT at Oklahoma Educators Credit Union anytime from April 1 to April 30.

Alternate means of entry:

Mail a 4" x 6" card with the following information:

- Your full name
- Your complete address
- Valid email address (if you do not have an email address, print "no email address")
- Valid telephone number
- The words: Credit Union Youth Month Contest

Mail entry to:

Oklahoma Educators Credit Union

PO Box 22222

Oklahoma City, OK 73123

Attn: Rachel Meinke

Only one entry card will be accepted per person. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

Terms and Conditions:

By submitting an entry, you fully and unconditionally agree to and accept these Official Rules.

Sweepstakes entries are limited to the United States and District of Columbia and are void where prohibited. All federal, state and local laws and regulations

apply. Subject to any governmental approval that may be required, Sponsor reserves the right to, without prior notice and at any time, terminate the contest, in whole or in part, or modify the contest in any way, should any factor interfere with its proper conduct as contemplated by these Official Rules. Contest will begin on April 1 and will end on April 30. Sponsor reserves the right in its sole discretion, to cancel the contest in its entirety. Chances of winning are dependent upon the number of qualifying entries received.

Eligibility. Employees, officers, or directors of Sponsor, its affiliates, subsidiaries, and their children, parents, spouse, and members of their household are ineligible to participate. No purchase is necessary. Contest is open only to legal residents of the United States. A purchase does not enhance your chance of winning.

Effective date of entries. Automatic entries made will be effective on the day the ACCOUNT IS OPENED or DEPOSIT IS MADE. Entries submitted by mail will be effective on the date Sponsor receives and processes the entry. All entries become the exclusive property of Oklahoma Educators Credit Union and will not be acknowledged or returned. You are responsible for your costs of entering.

Selection of winners. Winners will be determined by random drawing from all eligible entries received. Drawings will be held as soon as is commercially reasonable. Winners must agree to the use of their names, voices, photos and/or likeness for the purpose of advertising, social media posting, trade, or promotion without further compensation, unless prohibited by law.

Notification of winners. Winner will be notified by email or phone, whichever is applicable. All decisions are final and binding. Should the email be returned or phone number is invalid two more attempts will be made via email and one by regular mail if applicable. Winners must contact the Sponsor within 5 calendar days from the date the notification is sent by Sponsor to claim their prize. Failure to contact Sponsor within that 5 day period will result in immediate disqualification of the selected entrant and a new winner will be selected. No exceptions will be made to this rule. Sponsor is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify winners.

Other conditions. Sponsor, its agents and representatives, its affiliates, subsidiaries, advertising, promotion and fulfillment agencies and legal advisors are not responsible for and will not be liable for (I) late, lost, damaged, misdirected, incomplete, unintelligible or postage due entries; (II) telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures or difficulties of any kind; (III) failed, incomplete, garbled or delayed computer transmissions; (IV) any condition caused by events beyond the control of Sponsor that may cause Contest to be disrupted or corrupted; (V) any injuries losses or damages of any kind arising in connection with or as a result of the Sweepstakes, or from participation in the Sweepstakes; or (VI) any printing or typographical error in any material associated with the Sweepstakes.

Indemnification. You agree to release and hold Sponsor, its employees, officers, directors, shareholders, agents, representatives, affiliates, subsidiaries,

advertising, promotion and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Sweepstakes, including without limitation, personal injury, death and property damage, and claims based on publicity rights, defamation or invasion of privacy. You understand that you are providing your information to Oklahoma Educators Credit Union.

Choice of law. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of you and Sponsor in connection with the Sweepstakes, will be governed by, and construed in accordance with, the substantive laws of the state of Oklahoma.