## California Coast Credit Union "RoundUp Savings Jar Gift Card Giveaway"

DRAWING OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. PURCHASING PRODUCTS OR SERVICES FROM CALIFORNIA COAST CREDIT UNION WILL NOT IMPROVE YOUR CHANCES OF WINNING. EACH ENTRY HAS AN EQUAL CHANCE OF WINNING. The "RoundUp Savings Jar Gift Card Giveaway" (Drawing) begins 12:00 PM Pacific Standard Time (PST) on September 10, 2025 and ends 12:45 PM PST on December 1, 2025 (Drawing Period). By entering this Drawing, entrants accept and agree to be bound by these Official Rules. Drawing void where prohibited by law. California Coast Credit Union (California Coast) is the sponsor of this Drawing (Sponsor). This promotion is in no way sponsored, endorsed, or administered by or associated with gift card merchant.

WHO MAY ENTER: Entrants must be at least 18 years of age, have valid government issued identification and valid tax identification number. California Coast employees, officials, and members of their immediate families are not eligible to participate in the Drawing. Business entities are not eligible to participate. Drawing is void in Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

HOW TO ENTER: Eligible entrants will automatically receive one (1) entry into the drawing upon participation in California Coast Credit Union RoundUp Savings Jar. LIMIT: 1 ENTRY PER PERSON PER DRAWING PERIOD. All entries will be recorded at 12:45 PM PST, December 1, 2025.

Prize/Approximate Retail Value: One (1) winner will be chosen in a random drawing on December 1, 2025 and will receive one (1) \$100 gift card. The Approximate Retail Value (the "ARV") of the prize is \$100. Winner will be notified via email. If Sponsor is unable to contact the prospective Winner within two weeks of being notified by the Sponsor or if the prospective Winner does not meet eligibility qualifications, their prize will be forfeited and an alternate prospective Winner shall be selected. The prize will be sent via email. Prize is not transferable.

Liability/General Rules: California Coast is not responsible for any loss which may occur in connection with the "RoundUp Savings Jar Gift Card Giveaway." Entrants agree to hold California Coast harmless from any liability arising from participation in the Drawing or the acceptance, receipt, possession, or misuse of the prize. California Coast and each of its officers, directors, employees, members, representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the "RoundUp Savings Jar Gift Card Giveaway." Prizes cannot be substituted, assigned or transferred by winners. California Coast reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Drawing and redemption of prize.

Drawing Conditions: This Drawing is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Drawing or these Official Rules. Sponsor is not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Drawing or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Drawing by cheating, hacking, deception, or other unfair practices or intending to annoy, abuse, threaten, or harass any other entrants or Sponsor. If, for any reason, this Drawing is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of the Sponsor which affect the administration, security, fairness, integrity or proper conduct of the Drawing, then the Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Drawing. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE DRAWING MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

Personal Information: Information collected from entrant is subject to Sponsor's Privacy Policy which can be found at calcoastcu.org/disclosures.

Arbitration: Except where prohibited by law, as a condition of participating in this Drawing, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Drawing or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest San Diego, California; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Drawing), and entrant further waives all rights to have damages multiplied or increased.

Taxes: Winners are responsible for all tax consequences (if any) of the prize.

Choice of Law: All issues concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of any entrant and California Coast Credit Union in connection with the "RoundUp Savings Jar Gift Card Giveaway," shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.

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