

**California Coast Credit Union**  
**“Trust & Will Sweepstakes”**  
**SWEEPSTAKES 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 “Trust & Will Sweepstakes” (Sweepstakes) begins 8:00 AM Pacific Daylight Time (PDT) on June 10, 2021 and ends 11:59 PM PDT on June 24, 2021 (Sweepstakes Period). By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules. Sweepstakes void where prohibited by law. California Coast Credit Union (California Coast) and Trust & Will are the sponsors of this Sweepstakes (Sponsors). This promotion is in no way sponsored, endorsed, or administered by or associated with Facebook, Twitter or Instagram.

**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 Sweepstakes. Business entities are not eligible to participate. Sweepstakes is void in Louisiana as to the Trust prize, Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

**HOW TO ENTER:** Eligible entrants may enter this Sweepstakes by starting a trust, will or guardianship with Trust & Will or by Mail. No purchase necessary to enter. If an eligible entrant purchased Trust and Will Services (e.g., trust, will, or guardianship) during the sweepstakes period, they will be automatically entered into the sweepstakes and their purchase will be refunded if they are selected as a winner. The entry methods are described below. **LIMIT: ONE (1) ENTRY PER PERSON REGARDLESS OF METHOD OF ENTRY.** All entries must be received by 11:59 PM PDT, June 24, 2021. Multiple entries received from any person beyond this limit will void all such additional entries.

**Trust & Will Entry Method:** Entrant must be registered with Trust & Will through the following link:

[https://trustandwill.com/?utm\\_medium=affiliate&utm\\_source=partnercentric&utm\\_campaign=2549395&utm\\_content=SrcWJg3dFxyLWg4wUx0Mo36dUkB2VASuuVqx3U0&utm\\_name&utm\\_term&irgwc=1](https://trustandwill.com/?utm_medium=affiliate&utm_source=partnercentric&utm_campaign=2549395&utm_content=SrcWJg3dFxyLWg4wUx0Mo36dUkB2VASuuVqx3U0&utm_name&utm_term&irgwc=1) to participate in the sweepstakes. To register, entrant must visit the link above, click the “Get Started” button, select service of interest and then enter email/create password.

**Alternative Method of Entry (AMOE):** Mail a 3” x 5” card with your first name, last name, home branch, complete address, city, state, zip code, home phone number (including area code) and email address (if any) to “Trust & Will Sweepstakes” c/o Trust & Will, 961 West Laurel Street, San Diego, CA 92101. Sponsors will not verify receipt of entries for entrants. All entries submitted become the sole property of Trust & Will and will not be returned. Sponsors are not responsible for lost, late, misdirected, illegible, or damaged AMOE entries. All AMOE entries must be received by 11:59 PM PDT, June 24, 2021 to qualify.

**PRIZE/APPROXIMATE RETAIL VALUE:** Two (2) winners will be chosen in a random drawing on June 28, 2021 and each winner will receive a promotion code redeemable for (1) free trust, will or guardianship service (value up to \$500) subject to the availability of the prize in the winner’s jurisdiction. **NOTICE: NO TRUST PRIZE WILL BE AWARDED IN THE STATE OF LOUISIANA.** If a user registered with Trust & Will through the above link prior to the sweepstakes period, but later made an initial purchase of one (1) Trust and Will service (e.g., trust, will, or guardianship) during the sweepstakes period, that purchase will be considered as a sweepstakes entry and if selected through the random drawing, their purchase will be refunded up to \$500. The Approximate Retail Value (the “ARV”) of the prize is \$500. Winners will be contacted by phone or email. Odds of winning are based upon the number of entries. Based upon California Coast’s estimate of 250 entries, the odds of winning any prize are 1 chance in 250. If the prize remains unclaimed after 3:00 PM PDT on July 1, 2021, or the winners do not meet eligibility qualifications, a second random drawing will be held. The prize will be e-mailed to the winner by Trust & Will. Prize is not transferrable. Winners may be featured in a California Coast Newsletter, pending winner’s prior consent to such feature.

**LIABILITY/GENERAL RULES:** Neither California Coast nor Trust & Will is responsible for any loss which may occur in connection with the “Trust & Will Sweepstakes.” Entrants agree to hold both California Coast and Trust & Will harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. California Coast, Trust & Will 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 “Trust and Will Sweepstakes.” Prizes cannot be substituted, assigned or transferred by winners. Both California Coast and Trust & Will reserve the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize.

**SWEEPSTAKES CONDITIONS:** This Sweepstakes 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 Sponsors and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsors are 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. Sponsors may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in either Sponsor’s sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair practices or intending to annoy, abuse, threaten, or harass any other entrants or Sponsors. If, for any reason, this Sweepstakes 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 Sponsors which affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, then the Sponsors reserve the right, at their sole discretion, to cancel, terminate, modify or suspend the Sweepstakes. **CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSORS RESERVE 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.**

**ARBITRATION:** Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes 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 the participant; (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 Sweepstakes), 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 Sponsors in connection with the "Trust & Will Sweepstakes," shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.