

California Coast Credit Union
“Crawling the Web Challenge”
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 “Crawling the Web Challenge” (Sweepstakes) begins 9:00 AM Pacific Daylight Time (PDT) on October 23, 2020 and ends 3:00 PM PDT on October 31, 2020 (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) is the sponsor of this Sweepstakes (Sponsor). This promotion is in no way sponsored, endorsed, or administered by or associated with Facebook 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 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 via Facebook, Instagram, or Mail. The entry methods are described below. **LIMIT: UP TO FIVE (5) ENTRIES PER PERSON PER SWEEPSTAKES PERIOD REGARDLESS OF METHOD OF ENTRY.** All entries must be received by 3:00 PM PDT, October 31, 2020. Multiple entries received from any person beyond this limit will void all such additional entries. **Social Media Entry Method:** Entrant must be a registered user of Facebook (<http://www.facebook.com>) or Instagram (<http://www.instagram.com>) to participate in the Sweepstakes. If entrant is not a registered user of Facebook or Instagram, simply visit the links above to register for free. Qualified entrants will be required to like California Coast's Facebook (<http://www.facebook.com/calcoastcu>) or Instagram page (<http://instagram.com/calcoastcu>), tag at least two friends, and submit a web form that can be found on various undisclosed pages at <http://www.calcoastcu.org>. **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 “Crawling the Web Challenge” c/o California Coast Credit Union, Attn: Marketing Dept., PO Box 502080, San Diego, CA 92150-2080. California Coast will not verify receipt of entries for entrants. All entries submitted become the sole property of California Coast and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged AMOE entries. All AMOE entries must be received by 3:00 PM PDT, October 31, 2020 to qualify.

Prize/Approximate Retail Value: Five (5) winners will be chosen in random drawings from October 23-31, 2020 and each winner will receive one (1) \$50 gift card. The Approximate Retail Value (the “ARV”) of the prize is \$50. Winner will be contacted via phone, email or direct message. Odds of winning are based upon the number of entries. Based upon California Coast's estimate of 500 entries, the odds of winning any prize are 1 chance in 500. If Sponsor is unable to contact the prospective Winner by end of day on day of drawings, or if the prospective Winner does not meet eligibility qualifications, his/her prize will be forfeited and an alternate prospective Winner shall be selected. The prize will be sent via email. Prize is not transferrable.

Liability/General Rules: California Coast is not responsible for any loss which may occur in connection with the “Crawling the Web Challenge.” Entrants agree to hold California Coast harmless from any liability arising from participation in the Sweepstakes 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 “Crawling the Web Challenge.” 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 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 Sponsor and waive any right to claim ambiguity in the Sweepstakes 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 Sweepstakes or winning a prize if, in its 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 Sponsor. 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 Sponsor which affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, then the Sponsor reserves the right, at its 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, 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 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 California Coast Credit Union in connection with the “Crawling the Web Challenge,” shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.