

**BLACK FRIDAY – HOLIDAY SPENDING MONEY SWEEPSTAKES
OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. YOU HAVE NOT YET WON.
NEED NOT BE PRESENT TO WIN. VOID WHERE PROHIBITED BY LAW.**

- 1. Sponsor:** Bellco Credit Union, 7600 E. Orchard Road, Suite 400N, Greenwood Village, CO 80111 (“Sponsor”). Sponsor presents these Official Rules (“Official Rules”).
- 2. Sweepstakes Description:** Anyone who is 18 years of age or older and a current legal resident of the state of Colorado that enters and completes an official paper Sweepstakes Entry form during the Sweepstakes Period, as defined and described below, will be eligible for the Sweepstakes (the “Sweepstakes”) (subject to additional restrictions below). The Sweepstakes will begin on November 25, 2016 at 9:00 am (Mountain Time (“MT”)), and the Sweepstakes will end on November 25, 2016 at 3:59 pm (MT) (the “Sweepstakes Period”). Sponsor’s method of timekeeping is the official time clock for the Sweepstakes and is final and undisputable.
- 3. Eligibility:**
 - (a) To be eligible to participate (in each case as an “Eligible Participant”) in the Sweepstakes, you must be a current legal resident of the state of Colorado, who is eighteen (18) years of age or older as of the date of entry.
 - (b) The following entities or persons are disqualified from entering the Sweepstakes:
 - i. Any individuals (including but not limited to employees, consultants, independent contractors and interns) who have, within six months prior to the beginning of the Sweepstakes Period, held employment with or performed services for Sponsor, its parent companies, subsidiaries, affiliates, advertising, research and promotion agencies (collectively, “Sweepstakes Entities”) or
 - ii. any organizations affiliated with the sponsorship, fulfillment, administration, prize support, advertisement or promotion of the Sweepstakes; or
 - iii. any immediate family and household members of the foregoing individuals.
 - (c) Participation constitutes full and unconditional agreement to, and acceptance of, these Official Rules. This Sweepstakes is subject to, and all Eligible Participants shall comply with, all applicable federal, state and local laws and regulations.
- 4. How to Enter the Sweepstakes:**
 - (a) Eligible Participants may enter the Sweepstakes by completing an official Sweepstakes Entry form. Sweepstakes entry forms will available at the below listed Bellco branch locations from 9:00 am to 3:59 pm MT:

98th and Washington Branch

9710 Washington Street
Thornton, CO 80229

120th and Huron Branch

12101 N Huron Street
Westminster, CO 80234

Arvada Ridge Branch

5091 Kipling Street Suite 110
Wheat Ridge, CO 80033

Aurora City Place Branch

14302 E. Cedar Ave Unit D
Aurora, CO 80012

Castle Rock Branch

4989 Factory Shops Blvd, Unit 210
Castle Rock, CO 80108

Centennial Branch

15321 E Orchard Road
Centennial, CO 80015

Cherry Creek Branch

244 Milwaukee Street
Denver, CO 80206

Downtown Branch

951 16th Street Suite 101
Denver, CO 80202

DTC South Branch

7275 S Havana Street
Englewood, CO 80112

Englewood Branch

3610-A, River Point Parkway
Sheridan, CO 80110

Grand Junction Branch

2478 Highway 6 & 50
Grand Junction, CO 81505

Havana/Mississippi Branch

1075 S. Havana Street
Aurora, CO 80012

Lakewood Branch

570 S Wadsworth Blvd
Lakewood, CO 80226

Littleton Branch

8001 Southpark Way
Littleton, CO 80120

Lone Tree Branch

9220 Park Meadows Drive
Lone Tree, CO 80124

McCaslin Branch

994 W Dillon Road, Suite 300
Louisville, CO 80027

Parker Branch

18448 E Lincoln Ave
Parker, CO 80134

Sloan's Lake Branch

1931 Sheridan Blvd. Unit G-1
Edgewater, CO 80214

Smoky Hill Branch

24350 East Smoky Hill Road
Aurora, CO 80016

Southwest Branch

10058 W Progress Ave
Littleton, CO 80127

Stapleton Branch

3890 N. Quebec Street, Unit C
Denver, CO 80207

Thornton Branch

12820 Holly Street
Thornton, CO 80602

Westminster Branch

8851 Harlan Street
Westminster, CO 80030

The Sweepstakes Entry form must be completely and accurately filled out and submitted into the Sweepstakes entry box prior to the end of the Sweepstakes Period as defined above (each is an “Entry”). Only one Entry per Eligible Participant will be permitted.

Sponsor’s method of timekeeping is the official time clock for the Sweepstakes and is final and undisputable

- (b) Any attempted form of Entry other than as described herein is void. Entries in violation of these Official Rules will be disqualified. Any attempt by an Eligible Participant to obtain additional or fraudulent Entries will void such Entries and that Eligible Participant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. The Sponsors reserve the right to exclude Eligible Participants for these or any other reasons, in the Sponsor’s sole editorial discretion, including any violation of these Official Rules.

5. Determination of Winners: Sponsor shall conduct a random drawing at each of our 23 Bellico branch locations on Friday, November 25, 2016 at the Time of Drawings listed below to select winners for each of the prize(s) listed below for the Sweepstakes (the “Winner(s)”) from all eligible Entries received during the Sweepstakes Period at the branch conducting the drawing. Only Entry forms received at a particular branch will be eligible for the drawing at that branch. In the event that there are no Entries during the Sweepstakes Period, there will be no drawing and the applicable prizes (“Prize(s)”) will remain un-awarded. In the event there are less than seven (7) Entries at any particular branch location during the Sweepstakes Period, not all of the Prizes may be awarded. The Winner(s) shall be notified by telephone. The selected Winners shall be required to respond (as directed) to the notification within seventy-two (72) hours of attempted notification date. The failure to respond timely to the notification shall result in forfeiture of the Prize and, in such case, Sponsor shall randomly select an alternate Winner from among the remaining eligible Entries. If an alternate Winner fails to respond to the notification, Sponsor shall repeat this process a maximum of three (3) times. In the event that all four (4) selected Winners fail to respond to the notification, the applicable Prize will be forfeited. Prize Winners shall be required to verify name and complete address, unless prohibited by law. Prize shall not be awarded until all such information has been verified (“Verification”). Eligible Participants agree that Sponsor has the sole right to decide all matters and disputes arising from the Sweepstakes, and that its determinations are final and binding.

6. Prize:

- (a) The following Prizes will be awarded:

Time of Drawing	Prize	# of Winners	Approximate Retail Value of each Prize
10:00 am MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100
11:00 am MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100
12:00 pm MT	\$100 Visa® Gift Card	1 per branch	\$100

		location (23 total)	
1:00 pm MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100
2:00 pm MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100
3:00 pm MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100
4:00 pm MT	\$100 Visa® Gift Card	1 per branch location (23 total)	\$100

- (b) Odds of winning depend on the number of Entries received during the Sweepstakes Period.
- (c) Prize is not redeemable for cash, unless authorized by the gift card vendor.
- (d) Sponsor is not responsible for the gift card program. Please contact Visa with any questions or concerns regarding the rules and limitations of the program. Sponsor's only obligation is to provide a Winner with the Prize.
- (e) Visa is a registered trademark of Visa International, Inc. and not a sponsor of this Sweepstakes.

7. Prize Award: If a Prize cannot be awarded for any reason, Sponsor reserves the right to substitute the Prize with another Prize of equal or greater value. Prizes are not redeemable for cash, unless authorized by the gift card vendor. It is expressly understood that the Sponsor is under no obligation to Winner other than as expressly set forth herein. **Winner is solely responsible for all federal, state and local taxes and fees associated with receipt of the Prize.** Should federal, state or local law impose any tax reporting or filing obligations on Sponsor arising out of the Winner's participation in the Sweepstakes (including the Winner's receipt of and/or use of the Prize), the Winner agrees to timely provide Sponsor with any information that is reasonably needed for Sponsor to comply with any such reporting or filing obligations.

8. Limitations of Liability and Release: No liability or responsibility is assumed by Sponsor resulting from any Eligible Participant's participation in or attempt to participate in the Program, or download any information in connection with participating in the Program. Sponsor, Sweepstakes Entities and their respective officers, directors and employees are not

responsible for and shall not be liable for: (a) printing or typographical errors in any Sweepstakes-related materials and in the event of any inconsistency between Sweepstakes-related materials and these Official Rules, these Official Rules shall govern and control, (b) technical problems or technical malfunction which may affect entering or the operation of the Sweepstakes, including, electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, Internet Service Provider (ISP) or other connection availability, server malfunction, failed computer, network, telephone, satellite or cable hardware or software or lines, or technical failure, or jumbled, scrambled, delayed or misdirected transmissions, computer hardware or software malfunctions, any human, mechanical or technical or electronic error, unauthorized human or non-human intervention of the operation of the Sweepstakes, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, worms, or destruction of any aspect of the Sweepstakes, or loss, miscount, misdirection, inaccessibility or unavailability of an account used in connection with the Sweepstakes; or (c) any condition caused by events that may cause the Sweepstakes to be disrupted or corrupted, regardless of the reason. Sponsor is not responsible for injury or damage to Eligible Participants' or any other person's property related to or resulting from participating in this Sweepstakes. By participating in the Sweepstakes, Eligible Participants agree to release and hold the Sweepstakes Entities harmless from any and all claims, damages or liabilities arising from or relating to such Eligible Participant's participation in the Sweepstakes including, without limitation, any use or misuse of the Prize. By accepting a Prize, Winners agree to release and hold Sponsor harmless for any loss or injury including, without limitation, any personal injury or property damage resulting from participation in the Sweepstakes or use of a Prize.

9. General: By participating, Eligible Participants agree to these Official Rules and Sponsor's Privacy Policy (available at www.bellco.org/~media/Files/bellco/PDFs/PrivacyNotice.ashx), which are final and binding in all respects. Winners must comply with any and all requirements and limitations associated with the use of the Prize. If for any reason the Sweepstakes is not capable of running as planned, Sponsor reserves the right, at its sole discretion, to suspend, cancel, modify or terminate the Sweepstakes, or any part of it.

10. Disputes: Disputes, including construction, validity, interpretation and enforceability of these Official Rules shall be (1) governed by the laws of the State of Colorado without regard to choice of law or conflict of law principles (whether of the State of Colorado or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Colorado; (2) any dispute, claims and causes of action arising out of or connected in any way with the Sweepstakes or the Prize awarded shall be resolved individually, without resort to any form of class action, and brought exclusively in a federal or state court in the state of Colorado; (3) 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 (4) under no circumstances will an Eligible Participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and 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.

11. Winners List/Rules Request: For the name of the Winners or to request a copy of these Official Rules, send a self-addressed, stamped envelope (VT residents may omit return postage) specifying “Official Rules” or “Winners List,” to: Official Rules Request/Winner’s Names Request, Bellco Credit Union, 7600 E. Orchard Road, Suite 400N, Greenwood Village, CO 80111.