

Surprise Savings 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”). The Prize, as defined herein, shall be provided by Bellco Credit Union.

2. **Sweepstakes Description:** Anyone who is 18 years of age or older and a current legal resident of the state of Colorado that properly enters 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 January 1, 2021 at 9:01 a.m. (Mountain Time (“MT”)), and the Sweepstakes will end on December 31, 2021 at 5:59 p.m. (MT) (the “Sweepstakes Period”). Sponsor’s method of timekeeping is the official time clock for the Sweepstakes and is final and undisputable. This sweepstakes is meant to reward our members that save money. No member has to do anything, except have a Surprise Savings account, to participate in this sweepstakes.**

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. All participants must be a member in good standing with the Sponsor and have a valid Account (as defined below) during the Sweepstakes Period.

(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, “Sponsor 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) Bellco Credit Union members who are the primary owner of a Surprise Savings account (the “Account”) will automatically receive entries for prize drawings. For every \$25 in

average daily balances for the month, the primary owner will receive one entry for the drawings mentioned below. The number of entries will be rounded down to whole numbers. For example, if a member has an average daily balance for the month of \$273.45, they will qualify for 10 entries and not 11.

(b) The number of automatic entries will be calculated when the average daily balance for the month is calculated during month-end processing. Automatic entries earned at month-end will be entered into the monthly drawing that will occur within ten business days following the end of the month. For March, June, September and December month-ends, the same entries received on behalf of the members for the monthly drawings will also be used for the quarterly drawings. Additionally, for December month-end, the same entries received on behalf of the members for the monthly and quarterly drawing will also be used for the annual Grand Prize drawing.

(c) After the drawings each month have concluded (including any applicable quarterly and annual drawings), the Sponsor will dispose of all entries generated for that month. Entries will not be eligible for any subsequent monthly, quarterly, or annual drawings. Each month, the number of entries will be recalculated based on the Account's average balance.

5. Determination of Winners: Sponsor shall conduct twelve (12) random monthly drawings, four (4) random quarterly drawings, and one (1) annual Grand Prize drawing on the Date of Drawing listed below to select one (1) winner for the specific prize(s) listed below (the "Winner(s)") from all eligible entries received on behalf of the members during the Sweepstakes Period prior to the Deadline for Entry. In the event that there are no entries during the applicable Sweepstakes Period, there will be no drawing and the applicable prizes ("Prize(s)") will remain un-awarded. The Winner(s) shall be notified via email or telephone via the contact information on file. 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, the applicable Prize will be forfeited. Prize Winners shall be required to verify name and complete address, unless prohibited by law. Prize Winner may also be required to provide a complete W9. 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 monthly:

Deadline for Entry	Date of Drawing	Prize	# of Winners	Approximate Retail Value of each Prize
January 31, 2021	February 3, 2021	Visa Gift Card	1	\$100
February 28, 2021	March 3, 2021	Visa Gift Card	1	\$100

March 31, 2021	April 7, 2021	Visa Gift Card	1	\$100
April 30, 2021	May 5, 2021	Visa Gift Card	1	\$100
May 31, 2021	June 2, 2021	Visa Gift Card	1	\$100
June 30, 2021	July 7, 2021	Visa Gift Card	1	\$100
July 31, 2021	August 4, 2021	Visa Gift Card	1	\$100
August 31, 2021	September 1, 2021	Visa Gift Card	1	\$100
September 30, 2021	October 6, 2021	Visa Gift Card	1	\$100
October 31, 2021	November 3, 2021	Visa Gift Card	1	\$100
November 30, 2021	December 1, 2021	Visa Gift Card	1	\$100
December 31, 2021	January 5, 2022	Visa Gift Card	1	\$100

(b) The following Prizes will be awarded quarterly:

Deadline for Entry	Date of Drawing	Prize	# of Winners	Approximate Retail Value of each Prize
March 31, 2021	April 7, 2021	Visa Gift Card	1	\$150
June 30, 2021	July 7, 2021	Visa Gift Card	1	\$150
September 30, 2021	October 6, 2021	Visa Gift Card	1	\$150
December 31, 2021	January 5, 2022	Visa Gift Card	1	\$150

(c) The following Prizes will be awarded annually:

Deadline for Entry	Date of Drawing	Prize	# of Winners	Approximate Retail Value of each Prize
December 31, 2021	January 5, 2022	Visa Gift Card	1	\$250

(d) Odds of winning depend on the number of entries received on behalf of the members as of the Deadline for Entry.

(e) Prize is not redeemable for cash, unless permitted by the gift card vendor.

(f) Sponsor is not responsible for the gift card program, and any issues with the Prize must be addressed with the gift card vendor. Sponsor's only obligation is to provide the Winner with a Prize.

(g) Visa is a registered trademark of Visa, Inc. Visa is not a sponsor of this sweepstakes.

(h) The order of drawing for any applicable month with multiple drawings will be: Monthly, Quarterly, and then Annually.

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 non-transferable, non-negotiable and not redeemable for cash or merchandise, 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**, 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.