

## Official Promotion Rules and Disclaimers- Contests

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**ELIGIBILITY:** Contests are open to current Riverset Credit Union Members ("Members") who are legal residents of the fifty (50) United States, excluding Puerto Rico and other US territories. Riverset Credit Union Officers, Employees, Directors, Supervisory Committee Members, agents, representatives, prize suppliers, and promotional and advertising agencies, and their spouses, parents, children, siblings, and their respective spouses, and individuals living in the same households as any of these individuals, are not eligible to enter or win. All federal, state, and local laws and regulations apply. Void where prohibited or restricted. By entering any Contest, participants agree to be bound by these Official Promotion Rules and Disclaimers and the decisions of Riverset Credit Union.

**SPONSOR:** Riverset Credit Union, 1700 Jane St., Pittsburgh, PA 15203.

**TIMING:** The beginning and end of each promotional period will be identified in the Contest announcement posted to Riverset Credit Union's website, blog or social media pages (each a "Contest Announcement").

**PRIZE REDEMPTION:** Riverset Credit Union will select the potential Contest winner(s) and such selection shall be final and binding in all matters. Riverset Credit Union will notify each winner (or their parent/guardian) via e-mail, phone, or U.S. Mail and provide an Affidavit of Eligibility and Release. If the winner (or their parent/guardian) fails or refuses to sign and return the Affidavit of Eligibility and Release within the timeframe stated therein, the winner will forfeit the prize. An alternate winner will be selected from the remaining eligible entries. Any prize notification or prize returned as undeliverable will be forfeited and awarded to an alternate winner.

**PRIZES:** Prizes shall be identified in each Contest Announcement. The winner is responsible for any federal, state, and local taxes associated with acceptance and use of any prize or incentive. Prizes are not transferable. No substitution of prizes permitted.

**LIABILITY:** Prize acceptance constitutes permission (except where prohibited) to use the name and home cities/states of the winner (or their parent/guardian) for publicity purposes without compensation. Riverset Credit Union and its promotional and advertising agencies, and all respective officers, directors, employees, representatives and agents of each, shall have no liability and shall be held harmless by winners for any damage, loss or liability to persons or property, due in whole or part, directly or indirectly, by reason of the acceptance, possession, use or misuse of prize or participation in this promotion. By accepting receipt of any prize, winner agrees to release and hold harmless Riverset Credit Union and its promotional and advertising agencies, and all respective officers, directors, employees, representatives and agents from any and all claims or potential claims arising from or related to the Sweepstakes or the prize. By participating, 18 year old entrants or the parents/guardians of younger entrants agree to allow Riverset Credit Union to periodically provide notification of special offers and promotions, including communication via e-mail. If at any time you decide that you do not wish to be contacted further about special promotions via e-mail, follow the instructions in the e-mail.

**GENERAL:** Riverset Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend part or all of this promotion should virus, bugs, unauthorized human intervention or other causes beyond the control of Riverset Credit Union corrupt or impair the administration, security, fairness or proper play of the promotion. Riverset Credit Union and its promotion and advertising agencies, and all respective officers, directors, employees, representatives and agents of each, are not responsible for technical, hardware, software or telephone failures of any kind, lost, interrupted or unavailable network connections, fraud, incomplete, garbled or delayed computer transmissions, whether caused by the Riverset Credit Union, users, or by any of the equipment or programming associated with or utilized in the promotion or by any technical or human error which may occur in the processing of submissions which may damage a user's system or limit a participant's ability to participate in the promotion. Riverset Credit Union reserves the right at its sole discretion to disqualify any individual Riverset Credit Union

reasonably believes to have tampered with the entry process or with the operation of the promotion, or who is found to be acting in violation of these Official Rules.

**GOVERNING LAW:** Contests are intended and limited for play in the United States and shall only be construed and evaluated according to United States law.

**APPLICABILITY:** The following terms are applicable for all Contests, but may be supplemented from time to time by individual Contest Announcement. The terms and conditions of the Contest Announcement shall supplement the terms set forth in these Official Promotion Rules and Disclaimers.

**WINNERS LIST:** Winners names and home cities/states will be posted on Riverset Credit Union's website and/or in Riverset's newsletter after the Winners have been notified and their eligibility confirmed. To receive the Winners list, send a self-addressed, stamped envelope by Riverset Credit Union address above.