

Skyward Credit Union's

"Summer of Winning"

OFFICIAL RULES

No purchase necessary to enter or win.

Skyward Credit Union (hereafter referred to as SCU) "Summer of Winning" (hereafter referred to as "The Winnings") is sponsored by SCU, Four Cessna Blvd, Wichita, KS 67215. These Official Rules govern The Winnings. By participating in The Winnings, each entrant agrees to these Official Rules, including eligibility requirements. The Winnings is subject to all federal, state, and municipal laws and is void where prohibited by law.

ELIGIBILITY

The Winnings is open to all legal residents of the United States. MUST BE EIGHTEEN (18) YEARS OF AGE AS OF MAY 1, 2022 to enter. Must have a qualifying loan to receive any of The Winnings. (Qualifying loan is defined as a consumer, personal, or auto loan with at least monthly payments, must be current on payments with the lender. Credit Cards, Mortgages, and HELOCs are omitted.) Board of Directors, volunteers, SCU employees, and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to win.

ENTRY

The Winnings entries will be accepted beginning at 12:00 am CST on May 1, 2022, and ends at 11:59:59 pm CST on Sunday, July 31, 2022. (The Winnings period).

Automatic Entries: Automatic entry and eligibility for this prize promotion are based upon: Any existing or new SCU member that funds an auto loan with SCU during The Winnings period will automatically receive 25 entries to win. The odds of winning depend on the number of qualified entries received. If multiple parties are listed on an account, entry will be based on the first party named on the account, (primary account holder) regardless of whether the transaction qualifies for the Winnings is conducted by the first party named on the account.

Manual Entries: SCU Members, who do not qualify through automatic entry, are eligible for one (1) entry per member during The Winnings period. Entrants must use a 3"x5" notecard and mail in a #10 envelope with sufficient postage affixed. The following information must be hand-printed on the notecard: Summer of Winnings, your name, address, city, state, ZIP code, and daytime and evening telephone numbers (including area code). The envelope must be addressed to: Skyward Credit Union – Attn Marketing, 275 S Greenwich, Wichita, KS 67207. Mail-in entries must be postmarked by 7/31/2022 and received by 8/5/2022 to be eligible. Entries that are illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of Skyward Credit Union and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at Skyward Credit Union's sole discretion. Proof of mailing does not constitute proof of delivery.

PRIZES

For the month of May: SCU will award ten (10) gas cards with the monetary value of \$500. The odds of winning depend on the number of qualified entries received. Prizes are non-transferable and cannot be exchanged for any other prize.

For the month of June: SCU will award a total of one (1) prize, with a maximum monetary value of \$5,000.00, which is approximately \$416.66 per month for twelve (12) consecutive months. The odds of winning depend on the number of qualified entries received. The Winnings is twelve (12) consecutive monthly loan payments under the existing loan agreement for the winning entry. The term "payment" means the regularly scheduled monthly payment as disclosed in the prize recipient's financing contract due to SCU, in connection with SCU's financing for the purchase of the prize recipient's loan for a car, truck, or other personal motor vehicle for on-road use, excluding, but not limited to, any amounts with respect to a security deposit, excessive wear, default charges, mileage fees, early termination fee, gap insurance, credit life insurance, credit disability insurance and/or a purchase option, Consumer or Personal Loans. The odds of winning depend on the number of qualified entries received. Loan status must be in good standing and current, with SCU. The prize amount will vary based on the monthly financing statement submitted by the recipient upon claiming the prize. The amount of the prize shall be the current minimum amount due as indicated on the monthly financing statement up to \$416.66 per month for 12 months. If the recipient's minimum amount due exceeds \$416.66 per month, the amount of the prize will remain \$416.66 per month. If the recipient's minimum monthly amount due is less than \$416.66 per month, the amount of the prize will be equal to the minimum amount due as indicated on the monthly financing statement. The Winnings will be in the form of twelve (12) consecutive monthly payments on a qualified loan via transfer to the recipients' loan account. Prizes are non-transferable and cannot be exchanged for any other prize. In the event the loan pays off before the twelve (12) monthly payments are made, the remaining monthly payments will be forfeited.

For the month of July: One (1) \$5,000 prize will be awarded for the Summer of Winnings. Prize will be deposited in the member share account. The odds of winning depend on the number of qualified entries received. All prizes are subject to change throughout The Winnings Period. Prizes are not transferable. Prizes may not be substituted.

PRIZE CONDITIONS

All federal, state, or other tax liabilities (including income taxes) arising from this drawing will be the sole responsibility of the winner. Each winner must provide the Credit Union with valid identification before any prize will be awarded. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Contest entitles to use said winner's name, photograph, likeness, statements, biographical information, and voice, in all forms of media without further compensation. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with this offer in any way or that you intend to do so, we may not credit The Winnings to, we may freeze The Winnings to, or we may take away The Winnings from your account.

DRAWING AND NOTIFICATION

There will be 3 drawings during the contest period. The drawings will be held after the close of business on or about the following dates: 6/10/2022, 7/10/2022, and 8/10/2022. In the drawing, the winner will

be randomly selected from eligible entries. Odds of winning a prize depend on the number of eligible entries received. Winners will be notified by phone. If a potential winner cannot be reached within three (3) business days from first notification attempt, then such person shall be disqualified, and an alternate winner will be chosen randomly from the eligible pool. All prizes will be awarded. If any notification attempt or prize delivery fails or is returned for any reason, such potential winner may forfeit the prize.

In the event The Winnings is compromised or becomes technically corrupted in any way, SCU reserves the right to cancel, terminate, or suspend the Winnings and in such event, to select the recipient for the prize by random from among all valid entries, up to such time of cancellation, termination, or suspension. Entrants agree to be bound by these Official Rules.

CONTEST CONDITIONS

This Contest is subject to all applicable federal, state, and local laws. By participating entrants agree to be bound by these Official Rules and the decision of the sponsor and waive any right to claim ambiguity in the Contest or these Official Rules. Sponsor may prohibit an entrant from participating in the Contest or winning a prize if, at its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Contest by cheating, deception or unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants or sponsor representatives. If for any reason this Contest is not capable of running as planned, including, but not limited to, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of the sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the promotion, then the sponsor reserves the right at its sole discretion to discontinue the Summer of Winnings. Any person attempting to defraud or in any way tamper with the Contest will be ineligible for prizes and may be prosecuted to the full extent of the law.

LIMITATIONS OF LIABILITY

Winner and entrants agree to release, discharge, indemnify and hold harmless the Contest Entities and each of their respective officers, directors, employees, representatives and agents from and against any claims made by the winner, entrants or any other third parties related in any way to the operation of this Contest, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance possession, misuse or use of any prize or participation in any Contest-related activity or participation in this Contest.

RULES / WINNER INFORMATION

To receive winner list after completion of the promotion or an additional copy of these Official Rules, send a self-addressed, stamped envelope to: Skyward Credit Union Summer of Winnings, PO Box 771069, Wichita, KS 67277-1069. Please specify "Rules" or "Winner Info". Winner information will be available after 09/01/2021.

SPONSOR

Skyward Credit Union, PO Box 771069, Wichita, KS 67277-1069.

CONTEST ADMINISTRATOR

Skyward Credit Union, PO Box 771069, Wichita, KS 67277-1069

GOVERNING LAW

All issues and questions concerning the construction, validity, interpreting, and enforceability of these Official Rules, and the Credit Union in connection with The Winnings, shall be governed by and construed in accordance with the laws of the State of Kansas.