TACU's Snap to Win Contest - Official Rules

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING. TACU'S SNAP TO WIN CONTEST IS ONLY OPEN TO LEGAL RESIDENTS OF THE U.S. RESIDING IN THE STATE OF WI THROUGHOUT THE CONTEST PERIOD AND WHO ARE 18 YEARS OF AGE OR OLDER AT TIME OF ENTRY. CONTEST SHALL BE CONSTRUED AND EVALUATED ACCORDING TO UNITED STATES LAW. PHOTOS NEED TO BE SUBMITTED STARTING JULY 13, 2020 AT 9:00:01 A.M. CT UNTIL AUGUST 14, 2020 AT 11:59:59 P.M. CT. VOTING WILL START AUGUST 17, 2020 AT 9:00:00 A.M. CT AND END AUGUST 21, 2020 AT 12:00:00 P.M. HOWEVER, SPONSOR RESERVES THE RIGHT TO END THE SWEEPSTAKES AT ANY TIME. VOID WHERE PROHIBITED. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED OR ADMINISTERED BY, OR ASSOCIATED WITH FACEBOOK.

SPONSOR:
The Contest is sponsored by TACU Credit Union (the "Sponsor" or "TACU Credit Union").

CONDUCTS:
This Contest is governed by these official rules ("Official Rules). By entering this Contest, entrants agree to be bound by these Official Rules and the decisions of the Sponsor shall be final and binding in all respects. The Official Rules will be posted on the following website throughout the Contest Period: https://www.tacuonline.com/links-of-interest/. Failure to comply with these Official Rules may result in disqualification. The Sponsor reserves the right at its sole discretion to disqualify any individual found to be tampering with the entry process or the operation of the Contest of the website; or to be acting in any manner deemed by the Sponsor to be in violation of the Official Rules; or to be acting in any manner deemed by the Sponsor to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person.

ELIGIBILITY:

This Contest is open only to those who are 18 years of age or older at the time of entry. The Contest is only open to legal residents of U.S. residing in the state of WI and is void where prohibited by law. Employees of TACU Credit Union, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the "Employees"), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Contest. The Contest is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

AGREEMENT TO RULES:

By participating, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of TACU Credit Union as final and binding as it relates to the content of this Contest.

CONTEST PERIOD:

Entries will be accepted via email starting on July 13, 2020 at 9:00:01 A.M. CT and ending August 14, 2020 at 11:59:59 P.M. CT. All entries must be received by August 14, 2020 at 11:59:59 P.M. CT. The Sponsor reserves the right to extend or shorten the Contest at its sole discretion. Contest entry method systems will be the official timekeeping devices. Voting will start August 17, 2020 at 9:00:00 A.M. CT and end August 21, 2020 at 12:00:00 P.M.

HOW TO ENTER:

The Contest must be entered by emailing your full name and entry photo to marketing@tacuonline.com. The entry must fulfill all Contest requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or

specifications may be disqualified at the sole discretion of TACU Credit Union. You may enter only once. You must provide the information requested. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of TACU Credit Union. The Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries, which will be disqualified.

Entrant agrees that the Sponsor may use or disclose his or her entry in whole or in part, commercially or noncommercially, in any media, in perpetuity, worldwide, including the right to publish and display the entry for advertising and publicity, and to edit and make derivative works, all without additional notification, review, approval or compensation to anyone, including entrant. Additionally, entrant agrees that TACU Credit Union may post the entry (including your name), or any portion thereof, on the Website and/or its webpages on third-party sites, and/or use in any media.

All entrants consent to Sponsor's right to contact the entrant after entrant's entry into the Contest for purposes of Prize notification or other correspondence relating to the Contest. The Sponsor may contact an entrant by means of any correspondence or communication, including emailing, telephone calls, or text messages. By submitting an entry into the Contest, the entrant is consenting to use of his or her personal information as set forth in the Sponsor's privacy policy at https://www.tacuonline.com/wp-content/uploads/sites/2/2017/12/2017-11_Privacy-Policy.pdf

PRIZES:

Three (3) prizes are available to be won in the Contest. The 1st Place Winner will receive $100 in cash; 2nd Place Winner will receive $75 in cash; the 3rd Place Winner will receive $50 in cash. Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by TACU Credit Union. No other prize substitution shall be permitted except at TACU Credit Union's discretion. The prize is nontransferable. Any and

all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others. Acceptance of prize constitutes permission for TACU Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation unless prohibited by law. Prize must be picked up at TACU Credit Union at 940 N. Superior Avenue, Tomah, WI 54660.

ODDS:

The odds of winning depend on the number of eligible entries received.

WINNER SELECTION AND NOTIFICATION:

Winner will be selected by Facebook Community Vote under the supervision of TACU Credit Union. The top three (3) photos with the most 'Likes' will be awarded 1st, 2nd and 3rd place. Winner will be notified by email and/or phone within five (5) days following selection of Winner. TACU Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail, or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within three (3) days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected. Receipt by Winner of the prize offered in this Contest is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT TACU CREDIT UNION 'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

RIGHTS GRANTED BY YOU:

By entering this content (e.g., photo, video, text, etc.), You understand and agree that TACU Credit Union, anyone acting on behalf of TACU Credit Union, and TACU Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes. without any further compensation, notice, review, or consent.
By entering this contest, You represent and warrant that your entry is an original work of authorship, and does not violate any third party's proprietary or intellectual property rights. If your entry infringes upon the intellectual property right of another, You will be disqualified at the sole discretion of TACU Credit Union. If the content of your entry is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, You shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless TACU Credit Union from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which TACU Credit Union may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.

TERMS & CONDITIONS:

TACU Credit Union reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Contest should virus, bug, non-authorized human intervention, fraud, or other cause beyond TACU Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, TACU Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by TACU Credit Union. TACU Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions.

TACU Credit Union has the right, at its sole discretion, to maintain the integrity of the Contest, to void votes for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Contest rules; or the use of bots, macros, scripts, or other technical means for entering; votes on shared posts do not count. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such an attempt be made, TACU Credit Union reserves the right to seek damages to the fullest extent permitted by law.

LIMITATION OF LIABILITY:

By entering, You agree to release and hold harmless TACU Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Contest and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

DISPUTES:

THIS Contest IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND WISCONSIN WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Contest, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this

Contest, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Wisconsin having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Campaign). Participant further waives all rights to have damages multiplied or increased.

PRIVACY POLICY:

Information submitted with an entry is subject to the Privacy Policy stated on the TACU Credit Union website. To read the Privacy Policy, https://www.tacuonline.com/wp-content/uploads/sites/2/2017/12/2017-11_Privacy-Policy.pdf click here.

WINNERS LIST:

To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: TACU Credit Union, 940 N. Superior Avenue, PO BOX 940, Tomah, WI 54660. Requests must be received no later than August 31, 2020 at 11:59:59 P.M. CT.

SPONSOR:

The Sponsor of the Campaign is TACU Credit Union, 940 N. Superior Avenue, PO BOX 940, Tomah, WI 54660.

FACEBOOK:

The Contest hosted by TACU Credit Union is in no way sponsored, endorsed, administered by, or associated with Facebook.

By emailing your entry to marketing@tacuonline.com, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.