

2024 SKYONE FEDERAL CREDIT UNION | DOUBLE YOUR DIRECT DEPOSIT SWEEPSTAKES RULES

NO PURCHASE NECESSARY TO ENTER OR TO WIN. NO PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

BY ENTERING (OR OTHERWISE PARTICIPATING IN) THE SWEEPSTAKES, ENTRANTS AGREE TO THESE OFFICIAL RULES, WHICH ARE A BINDING CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE SWEEPSTAKES ENTITIES FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.

ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

ELIGIBILITY: The Promotion is open only to legal residents of the United States who are eighteen (18) years of age or older at the time of entry. Employees, officers, and directors, including immediate family members (defined as including spouse, biological, adoptive and step-parents, grandparents, siblings, children and grandchildren, and each of their respective spouses, regardless of where they reside) and members of the same household (whether or not related) of SkyOne Federal Credit Union ("Sponsor") and its respective parents, affiliated companies, subsidiaries, advertising and promotion agencies, and any and all other companies associated with the Promotion are not eligible to participate or win the Prize (defined below). The Promotion is subject to all applicable federal, state, territory, and local laws, rules, and regulations. Void where prohibited or restricted by law, rule, or regulation.

SPONSOR: The Sweepstakes is sponsored by SkyOne Federal Credit Union located at 14600 Aviation Blvd. Hawthorne, CA. 90250.

AGREEMENT TO OFFICIAL RULES: Participation constitutes entrant's full and unconditional agreement to these Official Rules, that they are eighteen (18) years of age and agree to abide by Sponsor's decisions, which are final and legally binding in all matters related to the Sweepstakes.

SWEEPSTAKES PERIOD: The Sweepstakes begins at 10:00 AM PST on March 18, 2024, and ends at 6:00 PM PST on April 30, 2024 ("Sweepstakes Period"). Entries that are submitted before or after the Sweepstakes Period will be disqualified.

Double Your Direct Deposit Sweepstakes					
Entry Period	Start Date	End Date	Mail in Postmarked by	Mail in Received by	Drawing Date
1	March 18, 2024, 8:00 AM PST	April 30, 2024 6:00 PM PST	April 30, 2024, 6:00 PM PST	May 6, 2024, close of business.	August 1, 2024

HOW TO ENTER: To participate and enter this Sweepstakes, you ("Entrant") must utilize either of the following two (2) methods of entry for this Sweepstakes:

- (i) **Receive Qualifying Direct Deposits** (Entry Method 1): To participate and enter in the Sweepstakes via Entry Method 1, Entrant must: 1) Become or be a SkyOne member. 2) Must open an Advantage Checking and add direct deposit. 3) Must make three (3) qualifying consecutive direct deposits of \$1000 or more each for 3 consecutive months to be eligible for drawing entry. The first direct deposit must be made within the first 30 days of account opening to be eligible for drawing entry. Sponsor will not accept entries that fail to strictly follow the posting instructions set forth in these Official Rules and Sponsor is not responsible for failure to see or receive an entry.
- (ii) **Mail-In Entry Or Entry Without Receiving Qualifying Direct Deposit** (Entry Method 2): To earn a Sweepstakes entry without receiving a qualifying direct deposit, an Entrant may hand-write his/her complete name (no initials), valid e-mail address, street address (P.O. Boxes not accepted), city, state, ZIP code, telephone number, and total dollar amount of their last direct deposit (it can be \$0 if you have never received a direct deposit) on a 3½"x5" card ("Mail-In Entry") and mail it (in an outer mailing envelope), with sufficient postage, to: ATTN: Double Your Direct Deposit Sweepstakes, SkyOne Federal Credit Union, 14600 Aviation Blvd. Hawthorne, CA. 90250. **TO PROTECT YOUR PRIVACY, WE RECOMMEND YOU SEND THE 3x5 CARD IN AN ENVELOPE.** A Mail-In Entry is worth one (1) entry in the drawing. All mail-in entries must be postmarked by April 30, 2024, and received no later than May 6, 2024 to be eligible for the Sweepstakes drawing. Mail-In Entries must be legibly hand-written. Mechanical reproductions, postage due, and Mail-In Entries sent in excess of the entry limits set forth below will not be accepted. Mail-In Entries received without a verifiable and legible return address will be deemed incomplete and not valid entries.

ODDS: Odds of winning will depend upon the total number of entries received during the Entry Period.

PRIZE DRAWING: On or about August 1, 2024, the Sponsor will select potential winners in a random drawing from eligible entries received. The odds of being selected depend on the number of entries received. The Sponsor will attempt to notify the potential winner via Phone or email on or about August 2, 2024. If the potential winner cannot be contacted within five (5) days after the date of the first attempt to contact him/her/they, the Sponsor may select an alternate potential winner in his/her/they place at random from the remaining non-winning, eligible entries.

WINNER NOTIFICATION: Each potential winner will be notified at primary phone number listed on the account (in the sole discretion of Sponsor) provided at the time of entry (the "Prize Notification"). In the event that any potential winner does not respond to any such Prize Notification within seven (5) calendar days of the date of issuance or declines the Prize for any reason, a disqualification will result, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be randomly selected from among all remaining eligible entries. Each potential winner may be required to submit his/her valid social security number and/or other identification to Sponsor and may be required to execute, have

notarized, and return an Affidavit of Eligibility and Release of Liability and, unless prohibited by law, Publicity, within five (5) days of the date of issuance. Failure to submit any identification required by Sponsor or to return the required documents within the specified time period, noncompliance with these Official Rules or the return of the Prize (or any portion thereof) or Prize Notification as undeliverable may result in disqualification and Prize forfeiture and, at Sponsors sole discretion and time permitting, may cause an alternate potential winner to be randomly selected from among all remaining eligible entries.

PRIZES: Two (2) Winners will be rewarded based on their last qualifying Direct Deposit amount up to \$2,000 maximum deposited in the winner's SkyOne Federal Credit Union Account or a \$500.00 Visa gift card (gift card only awarded if winner does not have a SkyOne Federal Credit Union Membership Account or a SkyOne Federal Credit Union Checking Account (if applicable); Prizes are non-transferable, with no cash redemptions, equivalents or substitutions except at Sponsor's sole and absolute discretion. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and prize provider's rules and restrictions, and in the event that Sponsor is unable to provide the winner with his, her, or their prizes, the Sponsor may elect to provide winners with the approximate value of such item in cash or award an alternate prize of comparable or greater value. All prizes are awarded "AS IS" and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). Prize winners will be solely responsible for all federal, state, and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether they, in whole or in part, are used.

The approximate retail value ("ARV") of the prizes is based on available information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law. The winners may be required to provide Sponsor with a valid Social Security Number before the prize will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of winners, or if a minor in the jurisdiction in which s/he resides, in the name of his/her parent or legal guardian, for the actual value of the prize received. Unclaimed prizes will be forfeited. Prizes, if legitimately claimed, will be awarded. The Sweepstakes Entities are not responsible for and will not replace any lost, mutilated, or stolen prizes or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Sweepstakes Entities will have no further obligation with respect to that prize or portion of the prize. No more than the stated prizes will be awarded. The total ARV of all of the prizes awarded in this Sweepstakes is: \$2,000.00. The Sweepstakes Entities are not responsible for and winner will not receive the difference, if any, between the actual value of the prize(s) at the time of award and the stated ARV in these Official Rules or in any Sweepstakes-related correspondence or material. Limit of one (1) prize per person for this Sweepstakes.

TAXES: Any valuation of the prize stated above is based on available information provided to the Sponsor, and the value of any prize awarded to a winner may be reported to the IRS as required by law. Each winner is solely responsible for reporting and paying any and all applicable federal, state, and local taxes, related to prize acceptance and use not specified herein. Each winner must provide the Sponsor with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning over \$600 in prizes from

the Sponsor in a calendar year will be issued an IRS Form 1099 reporting the value of those prizes to the IRS.

WAIVER OF LIABILITY/PUBLICITY RELEASE: By participating in the Sweepstakes, entrants (and their parent(s)/legal guardian(s) if entrants are minors who are expressly prohibited from entering) release, indemnify and hold harmless the Sponsor and each of their respective parent companies, affiliates, subsidiaries, officers, directors, partners, equity holders, agents, employees, and all others associated with the development and execution of this Sweepstakes (collectively, the “Released Parties”) from and against any and all claims, damages or liabilities with respect to, or in any way arising from or relating to such entrant’s participation or attempt to participate in the Sweepstakes, the ability or inability to upload or download any information in connection to the Sweepstakes and/or the acceptance or use (included related travel if any) of the Prize (if applicable), including without limitation liability for personal injury, damages, death, monetary loss, defamation or violation of privacy rights. No responsibility or liability is assumed by the Sponsor for technical problems or technical malfunction arising in connection with any of the following occurrences which may affect the operation of the Sweepstakes: Hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic or Internet connectivity or other online or network communication problems; errors, omissions or limitations of any Internet providers, servers, hosts or other providers; garbled, jumbled or faulty data transmissions; failure of any online transmissions to be sent or received; lost, late, delayed, incomplete, inaccurate, damaged, destroyed, misdirected or not received or intercepted transmissions; inaccessibility of any Web site in whole or in part for any reason; traffic congestion on the Internet or any Web site; unauthorized human or non-human intervention of the operation of the Sweepstakes, including without limitation, unauthorized access, tampering, hacking, theft, virus, bugs, or worms; or destruction of any aspect of the Sweepstakes, or loss, miscount, misdirection, inaccessibility or unavailability of any email or social media account used in connection with the Sweepstakes; any errors, omissions, interruptions, deletions, defects, delays in operation failures or human error that may occur in the transmission, receipt or processing of entries, or for deletion, theft or destruction of, unauthorized access to, or alteration of, entries; causes beyond Sponsors’ reasonable control that jeopardize the administration, security, fairness, integrity or proper conduct of this Sweepstakes; any entries submitted in a manner that is not expressly allowed under these Official Rules (all such entries will be disqualified); or cheating or fraud by any participant. Sponsor is not responsible for any typographical errors, any incorrect or inaccurate information, whether caused by entrants, site users, tampering, hacking or printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; in the announcement of prize or these Official Rules, or any inaccurate or incorrect data contained on any Web site. Use of any Web site is at user’s own risk. Sponsor is not responsible for any personal injury or property damage or losses of any kind which may be sustained to user’s or any other person’s computer (hardware or software) and/or other device related to or resulting from participation in the Sweepstakes or the acceptance or use of any prize awarded. The use of third-party software or website or automated entry systems to participate is prohibited, and Sponsor reserves the right to disqualify entries made in such fashion. By accepting the Prize, the recipient consents to the use of his/her name, photograph, likeness, taped, filmed or otherwise recorded image, statements and limited biographical information (city and state of residence) for publicity or advertising purposes in all media worldwide, including but not limited to social media, without limitation and without further compensation or notice.

GENERAL CONDITIONS: Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage-due or garbled entries, transmissions, e-mail or mail; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider, wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed e-mail notifications; printing, typographical or other errors appearing within these Official Rules, in any Promotion-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prize or in any Promotion-related materials, or the cancellation or postponement of any event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person's computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Promotion or website or attempt to undermine the legitimate operation of the Promotion by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or any representative of Sponsor or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Promotion is unlawful and subject to legal action by Sponsor and its respective agents. Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Prize (or any portion thereof), and (b) disclaim any implied warranty. Sponsors failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in their sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Promotion (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner and award the Prize by way of random drawing from among all non-suspect, eligible entries received up to the time of such cancellation. Sponsor also reserves the right, in its sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Promotion. Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an e-mail address, the winning entry will be declared made by the Authorized Account Holder of the e-mail address submitted at the time of entry provided he/she is eligible according to these Official Rules. The Authorized Account Holder is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the e-mail address for the domain associated with the submitted e-mail address. As a

condition of entering this Promotion, each entrant agrees that (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Promotion, or any prizes awarded (each, a "Claim"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in Los Angeles County, California before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (ii) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of California. All entry data provided via an online entry form (if applicable) is provided to Sponsor and not to the hosting social media site. This Promotion is in no way sponsored, endorsed or administered by, or associated with, the hosting social media site (if applicable).

SEVERABILITY: The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. All other trademarks used herein are the property of their respective owners.

WINNERS LIST: For a list of Winners' names, mail a request and self-addressed stamped envelope to be received before May 6, 2024 by close of business to: SkyOne Federal Credit Union, **Attn: Marketing/2024 SKYONE FEDERAL CREDIT UNION | DOUBLE YOUR DIRECT DEPOSIT SWEEPSTAKES/Winners List, 14600 Aviation Boulevard, Hawthorne, CA 90250.**

SPONSOR: The Sponsor of this Promotion is SkyOne Federal Credit Union, 14600 Aviation Boulevard, Hawthorne, CA 90250.