



TERMS AND CONDITIONS

Golf Cart Giveaway

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

1. PROMOTION DESCRIPTION

The NORTH STAR COMMUNITY CREDIT UNION GOLF CART GIVEAWAY ("Golf Cart Giveaway") begins on July 1, 2018 at 12:01 a.m. and ends on May 30, 2019 at 11:59 p.m. (the "Promotion Period").

The sponsor of this Giveaway is North Star Community Credit Union ("Sponsor"). By participating in the Giveaway, each Entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Sponsor, which shall be final and binding in all respects. Sponsor is responsible for the collection, submission or processing of Entries and the overall administration of the Giveaway. Entrants should look solely to Sponsor with any questions, comments or problems related to the Giveaway. Sponsor may be reached by email at promo@northstarccu.com during the Promotion Period.

2. ELIGIBILITY

Open to legal residents of the United States who are 18 or older (the "Entrant") and are within North Star Community Credit Union Field of Membership Requirements. Sponsor, and their respective parents, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies and each of their respective officers, directors and employees (the "Promotion Entities"), are ineligible to enter the Giveaway or win a prize. Household Members and Immediate Family Members of such individuals are also not eligible to enter or win. "Household Members" shall mean those people who share the same residence at least three months a year. "Immediate Family Members" shall mean parents, step-parents, legal guardians, children, step-children, siblings, step-siblings, or spouses. This Giveaway is subject to all applicable federal, state and local laws and regulations and is void where prohibited or restricted by law.

3. PRIZES

Grand Prize: One (1) winner will receive One (1) Golf Cart (approximate retail value or “ARV”: \$5,999.99)

Only one prize will be awarded. Prizes cannot be transferred, redeemed for cash or substituted by winner. Sponsor reserves the right in its sole and absolute discretion to award a substitute prize of equal or greater value if a prize described in these Official Rules is unavailable or cannot be awarded, in whole or in part, for any reason. The ARV of the prize represents Sponsor’s good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded in cash. Sponsor makes no representation or warranty concerning the appearance, safety or performance of any prize awarded. Restrictions, conditions, and limitations may apply. Sponsor will not replace any lost or stolen prize items.

Winner agrees to exhibit Sponsor’s logo on the Prize up to one year after the Promotion Period ends.

This Giveaway is open to legal residents of the United States and Prize will only be awarded and/or delivered to an address within North Dakota. All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winner. Failure to comply with the Official Rules will result in forfeiture of the prize.

4. HOW TO ENTER

Enter the Giveaway during the Promotion Period by visiting any branch of North Star Community Credit Union and speaking with a member service representative. Registrants will need to open a new account type or begin a new service if he or she has an already existing account. Registrant will receive an Entry for each new account type opened.

Registrant’s account(s) must be open and in good standing when the Promotion Period ends. Dealer indirect lending and leasing loans will not count as an Entry. Business accounts will not count as an Entry.

Final eligibility for the award of any prize is subject to eligibility verification as set forth below. All Entries must be posted by the end of the Promotion Period in order to participate.

5. WINNER SELECTION

The Winner of the Giveaway will be selected in a random drawing from among all eligible Entries received throughout the Promotion Period. The random drawing will be conducted on Saturday, June 1, 2019 by Sponsor or its designated representatives, whose decisions are final. Odds of winning will vary depending on the number of eligible Entries received.

6. WINNER NOTIFICATION

Winner will be notified by email or phone number at the email address or phone number provided in the Entry approximately 1 week after the random drawing. Potential Winner must

accept a prize by email or phone as directed by Sponsor within 2 weeks of notification. Sponsor is not responsible for any delay or failure to receive notification for any reason, including inactive email account(s), disconnected phone lines, technical difficulties associated therewith, or Winner's failure to adequately monitor any communication medium.

Any winner notification not responded to or returned as undeliverable may result in prize forfeiture. The potential prize winner may be required to sign and return an affidavit of eligibility and release of liability, and a Publicity Release (collectively "the Prize Claim Documents"). No substitution or transfer of a prize is permitted except by Sponsor.

7. PRIVACY

Any personal information supplied by you will be subject to the privacy policy of the Sponsor posted at <https://www.northstarccu.com/privacy-statement/>. By entering the Giveaway, you grant Sponsor permission to share your email address and any other personally identifiable information with the other Giveaway Entities for the purpose of administration and prize fulfillment, including use in a publicly available Winners list.

8. LIMITATION OF LIABILITY

Sponsor assumes no responsibility or liability for (a) any incorrect or inaccurate entry information (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Giveaway; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, camera, computers or providers utilized in any aspect of the operation of the Giveaway; (d) inaccessibility or unavailability of any network or wireless service, the Internet or website or any combination thereof; (e) suspended or discontinued Internet, wireless or landline phone service; or (f) any injury or damage to participant's or to any other person's computer or mobile device which may be related to or resulting from any attempt to participate in the Giveaway.

If, for any reason, the Giveaway is not capable of running as planned for reasons which may include without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Giveaway, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Giveaway in whole or in part. In such event, Sponsor shall immediately suspend all drawings and prize awards, and Sponsor reserves the right to award any remaining prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor. Sponsor and Released Parties shall not have any further liability to any participant in connection with the Giveaway.

Sponsor assumes no responsibility or liability for any injuries, deaths, or other personal, physical and/or psychological harm arising from the use or misuse of the Prize.

9. WINNER LIST/OFFICIAL RULES

To view the winner, individuals should visit the North Star website or Facebook page within two weeks after the Promotion Period.

10. SPONSOR

North Star Community Credit Union
109 Central Ave.
Maddock, ND 58348