



OFFICIAL CONTEST RULES

FALL FRENZY COLORING CONTEST

PROMOTION DESCRIPTION. The Fall Frenzy Coloring Contest consists of an in-branch Contest (the "Promotion"). The Promotion begins on 10/11/23 at 09:00:00 AM (MT) and ends on 10/30/23 at 06:00:00 PM (MT) ("Promotion Period"). This Promotion is being facilitated by Clarity Credit Union (the "Sponsor"). NO PURCHASE NECESSARY. PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

ELIGIBILITY: This contest is open only to those who visit one of the Clarity Credit Union branches and obtain an age specific coloring contest sheet. Employees of Clarity Credit Union, subsidiaries, affiliates, advertising and promotion agencies, participating retailers and immediate family members and/or those living in the same household of each are not eligible to participate. Void where prohibited.

TO ENTER THE CONTEST: During the Promotion Period, 1) Parents or youth can obtain an age specific coloring contest sheet 2) Return the colored sheet to the branch during the promotion period with all information complete and legible. Registration is free. Contestants must enter by 10/30/2023 at 06:00:00 PM (MT). Limit one (1) entry per person for the Promotion Period.

RANDOM DRAWING: Each branch will choose one winner from each age category on 10/31/2023 from among all eligible entries received by the Sponsor or its designee, the judges in this Promotion, whose decisions are final and binding. Winner will be notified by branch staff at sponsor discretion.

PRIZES/APPROXIMATE RETAIL VALUE (ARV)/ODDS: Coloring Contest Prizes: A ten dollar (\$10) or twenty-five dollar (\$25) Clarity Visa gift card will be awarded to each age category winner at each branch. Total Approximate Retail Value ("ARV") is \$25 or \$10 per winner. Unclaimed prizes will not be awarded. All applicable federal, state, and local tax liabilities (including income taxes) arising from this Promotion will be the sole responsibility of the prize winner. Odds of winning depend on the number of entries. For example, if 1,000 entries are received, the odds of winning would be 1 in 1,000.

OFFICIAL CONTEST RULES: Prize may be picked up by the winner at the same Clarity Credit Union branch as they entered the contest. If prize notification is unanswered by 11/10/2023 at 09:00:00 AM (MT), prize may be forfeited, or an alternate winner may be



selected. No correspondence will be acknowledged. No cash equivalents, substitutions or transfer of prize permitted except that Sponsor reserves the right to substitute a prize of equal or greater value in the event that an offered prize is unavailable. Subject to all federal, state and local laws/regulations. Neither Sponsor, its subsidiaries, affiliates, advertising, promotion agencies nor their employees will have any liability whatsoever for any injuries, losses or damages of any kind caused by any prize or resulting from acceptance, possession, use and/or misuse of any prize or participation in the Promotion or any prize-related activities. Except where prohibited by law, acceptance of a prize shall be construed as and signify the winner's agreement and consent that Sponsor may use the winner's name, photograph, statements, biographical information, voice, likeness and/or prize information, without limitation, for promotional purposes without further consideration, review, approval or payment. Winner acknowledges that neither Sponsor nor its agents have made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, relative to any prize, including, but not limited to, its quality, mechanical condition or fitness for a particular purpose. Any and all warranties and/or guarantees on a prize, if any, are subject to the manufacturers' terms therefore and winners agree to look solely to such manufacturers for any such warranty and/or guarantee. By participating in this Promotion, entrants agree to be bound by the Official Rules and the decisions of the judges, which are final and binding in all respects. Sponsor not responsible for any typographical or other error in the printing of the offer or in administration of the Promotion.

ELECTRONIC TRANSMISSION ERRORS: Sponsor is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by Sponsor or presenter on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. If for any reason the Contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Contest, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Contest and select the winner by random drawing from among all eligible entries received up to the point of the action taken by the Sponsor provided that a sufficient number of eligible entries have been received.



CAUTION: Any attempt by any person to deliberately damage any website or undermine the legitimate operation of the Contest is a violation of criminal and civil laws and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent of the law.

CONFIDENTIALITY: For information about how Clarity Credit Union uses your personal information, please see Clarity Credit Union's privacy policy, located at www.claritycu.com. For names of winners, send a stamped, self-addressed envelope by 11/10/2023 to: Fall Frenzy Coloring Contest, Attn: Marketing Department, 1880 S Cobalt Point Way, Suite 100, Meridian, ID 83642.

SPONSOR: Clarity Credit Union, 1880 S Cobalt Point Way, Suite 100, Meridian, ID 83642. This promotion is in no way sponsored, endorsed or administered by, or associated with, Instagram or Facebook.

CLARITY CREDIT UNION 75TH ANNIVERSARY VISA[®] GIFT CARD GIVE-AWAY

RULES & RESTRICTIONS

PROMOTION DESCRIPTION. One (1) winner will be randomly selected to win one (1) \$75 Clarity Credit Union VISA[®] gift card each Friday from January 6, 2023 through Friday, December 29, 2023. The weekly winner will be called by the local branch manager and the winner will also be announced on Facebook each Friday by 3:00pm (MST). **NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER TO WIN.**

The Clarity Credit Union 75th Anniversary VISA[®] Gift Card Give-Away is sponsored by Clarity Credit Union and is governed by these official rules. By accepting the gift card as a winner, the member agrees to abide by these Official Rules, including eligibility requirements. All results are final.

ELIGIBILITY: The Gift Card Give-Away is open to all current Clarity Credit Union members, where not prohibited by law, who are eighteen (18) years of age or older at the time of entry. Clarity has the right to verify the eligibility of each entrant. Eligible entrants will be chosen from a list of current Clarity Credit Union members, to be updated weekly prior to the drawing. Clarity employees, board members and members of their immediate family are not eligible to win. Immediate family is designated as anyone who resides within their household.

GIVE-AWAY PERIOD: The Clarity Credit Union 75th Anniversary VISA[®] Gift Card Give-Away begins Friday, January 6, 2023 and ends with the final give-away on Friday, December 29,



2023. Clarity reserves the right to extend or shorten the Give-Away Period at its sole discretion.

WINNER SELECTION: One (1) winner will be selected each Tuesday beginning January 3, 2023 through December 29, 2023. A complete list of current Clarity members will be updated weekly and placed into a database each Friday prior to the selection of the winner. This database will be sorted into alphabetical order by member number. A random number generator will be used to provide a winning row number corresponding to the Excel database of members. A Clarity staff member will attempt to contact the winner using the current email and/or telephone contact information that is on file with the credit union. The winner will also be announced on Facebook on Friday the week of the drawing or by the following Monday by 3:00pm (MST). If a potential prize winner cannot be reached, or the prize has not been redeemed within thirty (30) days of the announcement, that winner will forfeit the gift card and it will be placed back in circulation for future give-away periods.

PRIZES/APPROXIMATE RETAIL VALUE (ARV)/ODDS: Clarity will give-away one (1) Clarity VISA® Gift Card. Total Approximate Retail Value ("ARV") is \$75. Unclaimed prizes will not be awarded. All applicable federal, state, and local tax liabilities (including income taxes) arising from this Promotion will be the sole responsibility of the prize winner. Odds of winning depend on the number of eligible members in the database each week. For example, if there are 10,000 eligible members in the database, the odds of winning would be 1 in 10,000 each week.

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manufacturers' terms therefore and winners agree to look solely to such manufacturers for any such warranty and/or guarantee. By participating in this Promotion, entrants agree to be bound by the Official Rules and the decisions of the judges, which are final and binding in all respects. Sponsor not responsible for any typographical or other error in the printing of the offer or in administration of the Promotion.

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