

## Official Rules

**No Purchase Necessary to Enter or Win. A Purchase Will Not Increase Your Chances of Winning.**

**PIN-Based Debit and International Transactions Not Eligible For Automatic Entry.**

**Entrants waive the ability to bring claims in a class action format.**

**Winners of the Grand Prize trips must utilize cruise certificate within eighteen (18) months of date of issue or forfeit right to receive prize.**

All entries, whether submitted by using a Eglin Federal Credit Union Mastercard® as described below or by mail, have an equal chance of winning. For the purpose of this Sweepstakes, Mastercard use includes purchase transactions initiated by a Eglin Federal Credit Union Mastercard only, as more particularly described below.

**Eligibility:** Eglin Federal Credit Union Usage Sweepstakes (“**Sweeps**”) is open only to individuals who are legal permanent U.S. residents (including D.C.) that are 21 years of age or older before 5/1/19. Void in Guam, Puerto Rico and where prohibited by law. Employees, officers and directors of Mastercard International Incorporated (“**Mastercard**” or “**Sponsor**”); Eglin Federal Credit Union (“**Prize Provider**”); teamDigital Promotions, Inc. (“**Administrator**”); and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and the immediate family members (i.e., spouses, parents, children, and siblings and their respective spouses) and/or those living in the same household of any of the foregoing are not eligible to enter or win. Sponsor, Eglin Federal Credit Union, Administrator, and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, and advertising/promotion agencies are each a “**Released Party**” and shall hereinafter collectively be referred to as the “**Released Parties**”.

**How to Enter:** Sweeps begins at 12:00:01AM Central Time (“**CT**”) on 5/1/19 and ends at 11:59:59PM CT on 12/31/19 (“**Promo Period**”) & consists of three (3) separate, independent entry periods (each an “**Entry Period**”) as outlined in the chart below. There are two (2) methods of entry: 1) **To enter the Sweeps using your Eglin Federal Credit Union Mastercard (“Card”)** – you will automatically receive one (1) entry into the Sweeps each time you use your Card to make an eligible purchase transaction during the Promo Period. Purchase transactions involving PIN-based Debit and international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, ATM fees, cash advances, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only purchases made with a Card in good standing (both at time of entry and winner selection) and issued by Eglin Federal Credit Union to an identifiable cardholder (as set forth herein) and that are processed and submitted through Mastercard International Incorporated’s U.S. transaction processing system during the Promo Period are eligible for automatic entry; or 2) **To enter the Sweeps by mail without making a purchase** - to receive one (1) entry, hand print your full name, complete mailing address, telephone number, date of birth, and the words “Eglin Federal Credit Union Usage Sweepstakes” on a plain 3” x 5” piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: Eglin Federal Credit Union Usage Sweepstakes, 211 Greenwood Ave. 2-2, Promo 521, Bethel, CT 06801 Enter as often as you wish by mail, but each entry must be mailed separately, postmarked by the applicable postmark deadline & rec’d by the applicable mail-in deadline (set forth below). There is no limit to the number of entries a consumer may receive during the Promo Period, regardless of entry method. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. All entries become property of Sponsor and will not be returned. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3<sup>rd</sup> party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines,

or telephone systems; errors in these Official Rules, in any Sweeps-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

**Winner Selection:** For each Entry Period, winners will be selected in an individual random drawing from among all eligible entries rec'd, for a total of three (3) separate drawings during the Promo Period on the dates set forth in the chart below. Drawings will be conducted by Administrator, an independent judging organization, whose decisions will be final & binding in all matters relating to this Sweeps. **Non-winning entries rec'd for one (1) Entry Period drawing will not carry forward to subsequent Entry Period drawings.** The potential prize winners will be notified by Administrator by telephone, email and/or mail (method selected in Administrator's discretion). In the event that a potential winner is selected and entered through a Card transaction, prize will be awarded to the primary account holder (as determined by Eglin Federal Credit Union's account records & subject to Eglin Federal Credit Union's timely identification of the account holder) named on the account accessed by the Card used to make the entry. Odds of winning will depend on the total number of eligible entries rec'd for each applicable Entry Period.

| <b>Entry Periods</b> | <b>Entry Period Transaction</b><br><i>(beginning 12:00 AM CT &amp; ending 11:59 PM CT)</i> | <b>Postmark Deadline</b> | <b>Mail-In Deadline</b> | <b>Drawing Dates</b> |
|----------------------|--|--------------------------|-------------------------|----------------------|
| Period 1             | 5/1/19-6/30/19   | 7/1/19                   | 7/8/19                  | 7/11/19              |
| Period 2             | 7/1/19-9/30/19   | 9/30/19                  | 10/7/19                 | 10/10/19             |
| Period 3             | 10/1/19-12/31/19   | 12/31/19                 | 1/7/20                  | 1/10/20              |

**Prizes: Nine (9) Total Grand Prizes, Three (3) awarded per Entry Period and Six (6) Total First Prizes, Two (2) awarded per Entry Period.** Federal, state, and local taxes and all other expenses not specified herein are each winner's sole responsibility. The ARV of the Grand Prize 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 Grand Prize winner may be required to provide Sponsor with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of the Grand Prize winner for the actual value of the prizes received. Unclaimed prize will be forfeited.

**Nine (9) Grand Prize Trips ("Trip")/Three (3) Grand Prizes Awarded Per Entry Period:** Each Grand Prize winner will receive one (1) cruise certificate redeemable for an interior stateroom (based on double occupancy) for winner and one (1) guest for a 5-day Cruise and a \$500 Mastercard Prepaid® Card (approximate retail value ("ARV") of the Grand Prize=\$2,200).

**Six (6) First Prizes/Two (2) First Prizes Awarded Per Entry Period:** Each First Prize Winner will receive one (1) certificate redeemable for: 2-nights standard double occupancy hotel accommodations and winner's choice of one of the following: a) one (1) round of Golf for two (2) at a public golf course designated by Prize Provider or b) a \$100 Spa credit valid at Spa location designated by Prize Provider and a \$250 Mastercard Prepaid® Card (ARV= \$500/ea.).

Trip Prize details: Actual value of trip varies based upon itinerary and date of sailing. Any difference between stated and actual value will not be awarded. **Trip consists of cruise fare only and does not**

**include transportation for winner and guest to/from the cruise port of call.** Released Parties are not responsible for travel delays or cancellations. Trip winner and travel guests are responsible for transportation to and from the port of departure, applicable taxes, fees and port expenses, gratuities and any and all other expenses incurred in connection with the cruise, including, without limitation, all excursion fees, specialty restaurant fees, travel insurance, bag check fees, parking fees, laundry service, alcoholic beverages, incidentals (including mini-bar), phone charges, merchandise, souvenirs and other expenses not specifically identified in these Official Rules. Travel must occur prior to eighteen (18) months of date of cruise certificate issue. Trip winner and travel guest must have all necessary identification and/or travel documents (including, but not limited to, a valid passport) or other documents required for travel. Trip Winner and travel guest must travel on same itinerary. Trip winner and travel guest must satisfy Sponsor's requirements for cruise passage (available on <https://aimcruise.com/faqs/> , including, without limitation, all check-in requirements, and the presentation of a major credit card. Travel is subject to capacity controls, availability, blackout dates (including, but not limited to, holidays and peak travel periods), and certain other restrictions, all of which are subject to change. Any unclaimed and/or unused prize element will be forfeited by and will remain the property of Sponsor. No refund or compensation will be made in the event of the cancellation or delay. Travel is subject to the terms and conditions set forth in these Official Rules and those set forth and detailed in Sponsor's passenger ticket contract. Exact details of any activities, including, but not limited to, date, time, location & duration are at Sponsor's sole discretion. Itinerary & program elements are at the discretion of Sponsor & are subject to change. Certain travel restrictions may apply. If any prize-related activity(s) is canceled or postponed for any reason, before or after Trip arrangements are made, Sponsor reserves the right, in its sole discretion, to award the balance of the prize or to award an alternate prize of equal or greater value in full satisfaction of prize award. If, for any reason whatsoever, a Trip prize winner and/or guest are unable to travel or participate in the Trip after all Trip-related travel arrangements have been made, Sponsor shall have no further obligation to such winner and/or guest & no alternate winner will be selected. Prize & prize elements may not be separated or redeemed for cash. Trip prize winner and guest are responsible for obtaining travel insurance (and all other forms of insurance) at their option and hereby acknowledge that Sponsor has not and will not obtain or provide travel or other form of insurance. First Prize details: First Prizes must be booked by (Insert date) and all requests must be received forty-five (45) days prior to your requested arrival date. Availability, blackout dates (including, but not limited to, holidays and peak travel periods), and certain other restrictions apply. First Prize winners are responsible for all incidental charges incurred during their stay including ground transportation, food, beverage, movies, parking, taxes, gratuities and other expenses not specifically identified in these Official Rules. First winner and guest must satisfy Prize Providers requirements for hotel stay, including, without limitation, all check-in requirements, and the presentation of a major credit card.

All Prize Details: All prize details not specifically set forth herein will be determined by Sponsor, in its sole discretion. Prize winners & guests must be twenty-one (21) years of age or older. No changes will be made to travel details once any element(s) of the travel arrangements have been booked, except at Sponsor's sole discretion. Lost or stolen tickets, travel vouchers or certificates or similar items, once they are in the winner's possession, will not be replaced. Unused components of the prize have no redeemable cash value. All prize details are at Sponsor's sole discretion. Any prize depiction is for illustrative purposes only. In the event the winner and/or his or her guest engage in behavior that (as determined by Sponsor/Prize Provider in their sole discretion) is obnoxious or threatening, illegal or that is intended to annoy, abuse, threaten or harass any other person, Sponsor/Prize Provider reserve the right to terminate the trip or First Prize hotel stay or other applicable experience early, in whole or in part, and send winner and/or his or her travel guest home with no further compensation. A prize

winner & guest will be escorted out of the hotel, venue, and/or any other prize aspect by Prize Provider, the applicable onsite representatives, or their designated agent(s) for improper conduct and/or violation of federal, state or local laws (including, but not limited to, the unlawful possession, use, or distribution of illicit drugs, unlawful drug paraphernalia, & alcohol) &, in the case of any such infraction, Sponsor will have no further obligation to any winner & his/her guest will forfeit the balance of prize. Released Parties will not be responsible for weather conditions, acts of God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of any elements of the respective Prize. All costs and expenses associated with the acceptance and use of a prize not specified herein as being awarded, including, but not limited to, all federal, state and local taxes, additional air and ground transportation, food, beverages, souvenirs, gratuities, airline luggage charges, incidentals, upgrades, insurance, service charges and other miscellaneous travel expenses are winner's sole responsibility. Unclaimed prizes will be forfeited. Prizes, if legitimately claimed, will be awarded. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen prize(s) 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 Released Parties will have no further obligation with respect to that prize or portion of the prize. Mastercard Prepaid Card restrictions apply. **TOTAL ARV OF ALL PRIZES AWARDED IN THIS SWEEPS: \$22,800.**

**Privacy:** Your use of your Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to participate in this Sweeps & your consent for Sponsor & Administrator to obtain, use, & transfer your name, Card number, email & mail, phone number & other information for the purpose of administering this Sweeps, awarding the prizes & to comply with applicable legal requirements. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winner's list. For automatic entries, Sponsor (or Administrator on Sponsor's behalf) may obtain the account holder's personal contact information (name, email address, phone number) from Eglin Federal Credit Union in order to award prizes.

Eglin Federal Credit Union may elect to send email marketing communications to its cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time & free of charge, choose not to receive any of those email communications by clicking on the unsubscribe link within the e-mail. Opting out of receiving email communications from Eglin Federal Credit Union will not preclude a consumer from winning.

Except where prohibited by law, acceptance of a prize constitutes each winner's irrevocable consent to Released Parties, & each of their respective agents', successors' & assigns' or other designees', use of winner's name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising & promotional & publicity purposes in any & all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prizes to the winners. You may be required to sign a document confirming your consent. For information regarding Sponsor's privacy practices, please visit <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>.

**Miscellaneous:** No transfer, assignment, cash redemption or substitution of prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, and then for a prize (or applicable portion) of equal or greater value. Grand Prize winner will be required to notify Sponsor of prize acceptance by returning an executed and notarized Affidavit of Eligibility, Liability Release and (where legal) Publicity Release

within three (3) days of issuance of notification or other time period determined by Sponsor in its sole discretion. Grand Prize guest will also be required to sign and return a Liability Release and (where legal) Publicity Release prior to the issuance of travel documents. Grand prize winner will also be required to submit to a confidential background check to confirm eligibility and ensure that Trip attendance by such person, or the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor in its sole discretion, and, in such event, the prize may be forfeited. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate winner, if time permits. If prize or prize notification letter is returned as undeliverable or the prize is declined for any reason, winner will be disqualified and, at Sponsor's sole discretion and time permitting, an alternate winner may be selected. Should the potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor shall have no further obligation to the potential winner and an alternate winner may be randomly selected from among all remaining eligible Sweeps entries, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants agree to be bound by these Official Rules and agree that Released Parties and their designees and assigns and all of their respective officers, directors, employees, shareholders, representatives, agents, and the franchisees of any of them shall have no liability and entrant will defend, indemnify and hold harmless the Released Parties from and against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) entrant's entry/participation into the Sweeps; (ii) any materials he or she may submit in connection herewith; (iii) the acceptance, possession, use or misuse of prize or participation in any activities associated with the Sweeps or any prize awarded in connection herewith, including, without limitation, travel to/from/during the Trip and the lodging, activities and events of the Trip; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweeps activity and/or prize. The Released Parties are not responsible for the actions of entrants in connection with the Sweeps, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweeps. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps and to modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps and, in the case of termination, at its discretion, select winner via a random drawing from all eligible, non-suspect entries received prior to the event that required such termination. In the event Sponsor or Administrator is prevented from continuing with the Sweeps by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Sweeps by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Administrator's control (each a "**Force Majeure**" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweeps or prize. Sponsor and Administrator additionally reserve the right, in their sole and absolute discretion: (a) to modify, suspend or terminate the Sweeps should causes beyond Sponsor's or Administrator's control corrupt or interfere with the administration,

integrity, operation, security or proper play of the Sweeps; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweeps; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner. CAUTION: Any attempt to undermine the legitimate operation of this Sweeps is a violation of criminal and civil laws and should such an attempt be made, the Sponsor and the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law. Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof), and disclaim any implied warranty. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations ("Suppliers") as a part of the prizes provided in connection with the Sweeps; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors; (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers; (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties; and/or (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Except where prohibited by law, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweeps or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of New York. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweeps, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

**Winners List:** For the winners list, send a self-addressed, stamped envelope to be received by 3/10/20 to: Eglin Federal Credit Union Usage Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801.

Mastercard is a registered trademark, and the circles design is a trademark, of Mastercard International Incorporated.

All third-party trademarks belong to their respective owners.

The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements or the Sweeps.

**Sponsor:** Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577.

**Administrator:** teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801,  
[www.teamDigital.com](http://www.teamDigital.com).