

RBFCU 2018 BRIGHTEN YOUR HOLIDAYS OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER OR CLAIM A PRIZE. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

1. Eligibility: The RBFCU 2018 "Brighten Your Holidays" Sweepstakes ("Sweepstakes") is only offered in Texas and entrants must be legal U.S. residents, 18 years of age or older as of December 20, 2018, excluding residents of Florida, New York, Rhode Island, Puerto Rico and where otherwise prohibited. Employees, officers and directors of RBFCU ("Sponsor"), its subsidiaries, affiliates, distributors, advertising and promotion agencies and their immediate family members (defined as spouses, children, parents, siblings, in-laws) and those living in their households are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

2. Sweepstakes Timing/Description: The Sweepstakes begins at 12:00:01 a.m. Central Standard Time ("CST") on November 1, 2018 and ends at 11:59:59 p.m. CST on December 20, 2018 ("Promotional Period.")

3. To Enter: There are three (3) ways to enter during the Promotional Period: (1) Automatic Entry: Eligible RBFCU Credit Cardholders automatically receive one entry with every purchase transaction using any of the following RBFCU Mastercards: RBFCU Premier Rate Mastercard, RBFCU CashBack Rewards Mastercard, RBFCU Business Select Mastercard, RBFCU Platinum Preferred Mastercard, RBFCU Gold CashBack Mastercard, RBFCU Platinum Reward Points. Mastercards that are not in default under the terms of the Credit Card Agreement issued by RBFCU are eligible for automatic entry. Purchase(s) must be made by the end of the Promotional Period. Account adjustment transactions, returns, late payment fees, unauthorized transactions, cash advances, balance transfers, and/or other fees assessed on your account are not considered eligible transactions for automatic sweepstakes entry. (2) New Cardholders will receive one entry for obtaining a new RBFCU Mastercard Credit Card. Additional entries can be obtained by using the new card for purchases during Promotional Period in accordance with the Automatic Entry method described above. Use of credit cards is subject to the terms of the Credit Card Agreement and Disclosure Statement. (3) To enter without purchase or obligation: Print name, address, email address, age at the time of entry and day and evening phone numbers on a 3" X 5" index card, seal in an envelope and mail to: RBFCU, ATTN: RBFCU 2018 "Brighten Your Holidays" Sweepstakes, P.O. Box 2097, Universal City, Texas 78148-2097. No more than one entry per 3" X 5" card is permitted. All mailed entries must be postmarked by December 20, 2018 and received by December 26, 2018. No mechanical reproductions or other automated means of entry permitted. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery. All entries become the property of Sponsor and will not be returned.

4. Drawings: There will be one (1) winner at the end of the Promotional Period. The winner will be selected by random drawing from all eligible entries within fifteen (15) business days of the end of the

Promotional Period. The decisions of the Sponsor are final and binding in all matters relating to the Sweepstakes. Limit of one prize per person and/or household.

5. Odds: The odds of winning depend upon the total number of eligible entries received during the Promotional Period.

6. Prizes: The winner will receive a check from RBFCU in the amount of \$5,000. No substitutions, cash equivalents, or transfer of prizes permitted except at the sole discretion of the Sponsor. Sweepstakes is subject to all applicable federal, state and local laws and regulations. Winner is responsible for the payment of federal, state and local taxes on the prize and for any other expenses not specified. Sweepstakes are void in of Florida, New York, Rhode Island, Puerto Rico and where otherwise prohibited by law.

7. Notification: The winner will be notified by telephone, email, or certified mail (return receipt requested) within five (5) business days after the drawing. RBFCU reserves the right to require a signed Affidavit of Eligibility and Liability Release each of which must be returned within ten (10) business days from the request by sponsor for such Affidavit or Release. The prize check will be sent via overnight courier (Signature required) after the receipt of the signed Affidavit of Eligibility and Liability Release unless other arrangements are made and agreed to in writing by Sponsor and winner. In the event of non-compliance with these rules, or if the prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and, at Sponsor's discretion, awarded to an alternate winner.

8. Conditions of Participation: By entering the Sweepstakes, entrants agree to be bound by these Official Rules including all eligibility requirements and the decisions of the Sponsor which are final and binding. By entering the Sweepstakes, entrants agree to the use by Sponsor and its designees of their names, cities and states of residence and photographs/likenesses and voices for advertising and promotional purposes for this and similar promotions in perpetuity, in any and all forms of media, now known or hereafter devised (including and without limitation, the Internet) without additional compensation, notification, or permission, except where prohibited by law. By entering the Sweepstakes, entrants agree that Sponsor may contact entrants to encourage the purchase of Sponsor's products and services.

9. Limitation of Liability: Sponsor is not responsible for technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prizes, or in any Sweepstakes-related materials; for stolen, lost, late, misdirected, damaged, incomplete, inaccurate, undelivered, delayed or illegible entries or postage-due entries or mail; or for electronic, computer, or telephonic malfunction or error. If in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, the Sponsor reserves the right at its sole discretion to disqualify any individual who tampers with the entry process and/or to void any entries submitted

fraudulently; to modify or suspend the Sweepstakes; or to terminate the Sweepstakes and, at Sponsor's discretion, conduct a random drawing to award the prizes using all eligible, non-suspect entries received as of the termination date. As a condition of entering the Sweepstakes, participant agrees that: a.) under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b.) all causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; and c.) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, and in no event shall participant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to revise or withdraw this Sweepstakes or Official Rules at any time. By accepting a prize, the winner agrees to release and hold sponsor and its directors, officers and employees harmless against any and all claims and liabilities arising out of any injury, loss or damages of any kind to persons, including death, and property that may be caused or claimed to be caused out of the acceptance or use of the prize.

10. Disputes: Except where prohibited, each entrant agrees that all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Texas, without giving effect to any choice of law or conflict of law rules that would cause the application of the laws of any jurisdiction other than the State of Texas. Each entrant consents to the jurisdiction and venue of the state or federal courts located in Bexar County, State of Texas, in connection with any action, suit, proceeding or claim relating to this Sweepstakes.

11. Sponsor & Administrator: RBFCU, P.O. Box 2097, Universal City, Texas 78148-2097. If there are any questions regarding the Sweepstakes or these Official Rules, please write to RBFCU, P.O. Box 2097, Universal City, Texas 78148-2097, ATTN: Marketing Department.

12. USE OF DATA: By participating in the Sweepstakes, entrants hereby agree to Sponsor's collection and usage of their personal information for the purpose of marketing of RBFCU products and services in accordance with Sponsor's [Privacy Policy](#), which can be found at www.rbfcu.org/privacy-policy.

13. WINNER'S LIST: To obtain a list of the Grand Prize Winner, visit www.rbfcu.org/winner or send a self-addressed, stamped envelope to be received no later than February 20, 2019 to: 2018 RBFCU Holiday Sweepstakes, P.O. Box 2097, Universal City, Texas 78148-2097, ATTN: Marketing Department/Winner List.

14. Non-Affiliation Disclosure: Mastercard is not affiliated with, and neither endorses nor sponsors the RBFCU "Brighten your Holidays" Sweepstakes. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.