

Valley Strong Credit Union DOUBLE YOUR PAYDAY SWEEPSTAKES

Official Rules

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

VOID WHERE PROHIBITED BY LAW.

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

THIS SWEEPSTAKES IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY, OR ASSOCIATED WITH VISA U.S.A. INC.

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.

1. Eligibility.

The Valley Strong Credit Union, Double Your Payday Sweepstakes (the "Sweepstakes") is open only to individuals who are legal residents and physically located in the fifty (50) states in the United States or the District of Columbia and who are at least eighteen (18) years of age at the time of entry. Employees, officers, and directors of Valley Strong Credit Union ("Sponsor"), Sponsor's parent company, and each of their respective affiliates, subsidiaries, advertising and promotion agencies, distributors and other prize suppliers (collectively with Sponsor, the "Sweepstakes Entities"), and each of such employees', officers', and directors' immediate family members and/or those living in the same household (whether legally related or not) of each are not eligible to enter the Sweepstakes or win a prize. For purposes of this Sweepstakes, immediate family members are defined as spouse, partner, parents, legal guardians, in-laws, grandparents, siblings, children, and grandchildren and those living in the same household shall mean people who share the same residence at least three (3) months a year, whether legally related or not. Void where prohibited by law. By participating in the Sweepstakes, each Entrant (defined below) unconditionally accepts and agrees to comply with and abide by these "Official Rules" and the decisions of Sponsor, including the interpretation of these Official Rules and its exercise of discretion, which will be final and binding in all respects.

2. Sweepstakes Entry Period.

The Sweepstakes begins on or about 12:00 a.m. Pacific Time ("PT") on March 4, 2022 and will conclude at 11:59:59 PM PT on May 31, 2022 (the "Entry Period"); and consists of one entry period as outlined in the chart below:

Double Your Payday Sweepstakes					
Entry Period	Start Date	DD Post Date	Mail in Postmarked by	Mail in Received by	Drawing Date
1	March 4, 2022	May 31, 2022	May 31, 2022	June 6, 2022	June 8, 2022

3. 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) have a Valley Strong Credit Union Account and Valley Strong Checking Account (if applicable) in good standing; and (2) receive two (2) qualifying direct deposit during the Entry Period into their Valley Strong Credit Union Account or Valley Strong Checking Account (if applicable). A qualifying direct deposit as defined in the Valley Strong Credit Union Checking Account Agreement, available at: <https://www.valleystrong.com>. Two (2) qualifying direct deposit received during the Entry Period is worth one (1) 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”x 5” card (“Mail-In Entry”) and mail it (in an outer mailing envelope), with sufficient postage, to: ATTN: Double Your Payday Sweepstakes, Valley Strong Credit Union, PO Box 9506, Bakersfield, CA 93389. **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 May 31, 2022 and received no later than June 7, 2022 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.

Regardless of method of entry, an Entrant may receive no more than one (1) entry during the Entry Period. If more than one (1) entries are submitted or earned from the same person, telephone number, and/or e-mail address, the entries beyond one (1) will, at the Sponsor’s sole discretion, be disqualified. Entrants are prohibited from using more than one (1) e-mail address or multiple identities to earn entries. If it is found or suspected that an Entrant is using more than one e-mail address or multiple identities to participate in the Sweepstakes, then that Entrant, in Sponsor’s sole discretion, may be disqualified and not be eligible to win a prize. Subsequent attempts made by the same individual to submit multiple entries by using multiple or false contact information, accounts or otherwise may result in the entrant being disqualified. Entries generated by a script, computer programs, macro, programmed, robotic, or other automated means are void and may be disqualified. Entries that are in excess of the stated limits, incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late, or misdirected, deceptive, or otherwise not in compliance with these Official Rules may be disqualified from the Sweepstakes at Sponsor’s sole and absolute discretion. Entry into one (1) campaign, contest, or sweepstakes

does not constitute entry into any other.

4. Winner Selection and Prize Claiming.

On or around June 8, 2022, the Sponsor will randomly select one (1) potential winner from all eligible entries received, for a total of one (1) potential winner. The winner is considered a potential winner pending verification of his/her eligibility and compliance with these Official Rules.

Each potential winner may be required to submit an affidavit of eligibility / release of liability / prize acceptance agreement (collectively, the "Affidavit") and return the Affidavit within the forty-eight (48) hour time period specified at notification before being eligible to receive the prize. If any potential prize winner fails or refuses to sign and return such Affidavit within the forty-eight (48) hour time period required by Sponsor, or if the prize or prize notification is returned as rejected, faulty, unclaimed or returned as undeliverable to such potential prize winner, such potential prize winner may be disqualified. Non-compliance shall result in disqualification and award of the prize to an alternate winner. Parents or legal guardians of any prize winner under the age of majority in their state / jurisdiction of residence (which is eighteen (18) in most states but is nineteen (19) in Alabama and Nebraska and twenty-one (21) in Mississippi) may be required to also sign the Affidavit in order for the prize winner to be qualified to receive the prize. If any potential prize winner is found to be ineligible, or has not complied with these Official Rules, or if the potential prize winner cannot attend or participate in any portion of the prize, or declines a prize for any reason prior to award, such potential winner may be disqualified, and an alternate potential winner may be selected. If, for any reason, more bona fide winners come forward seeking to claim prizes in excess of the number of each type of prize set forth in these Official Rules, the winners, or remaining winners, as the case may be, of the advertised number of prizes available may be selected in a random drawing from among all persons making purportedly valid claims for such prizes. Inclusion in such drawing shall be each Entrant's sole and exclusive remedy under such circumstances. The Sweepstakes Entities are not responsible for and shall not be liable for late, lost, damaged, intercepted, misdirected, or unsuccessful efforts to notify the potential winners, or if potential winner is a minor, for late, lost, misdirected, or unsuccessful efforts of potential winner to provide signed parental or guardian consent.

5. Odds.

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

6. Prizes and Values.

One prize equals the Entrant's qualifying direct deposit amount that was selected as the winning entry, up to \$5,000.00 maximum deposited in the winner's Valley Strong Credit Union Account (regardless of whether Entrant's qualifying direct deposit is deposited into Entrant's Valley Strong Credit Union Account or Valley Strong Checking Account (if applicable)) or a \$1,000.00 Visa gift card (gift card only awarded if winner does not have a Valley Strong Credit Union Account or Valley Strong Checking Account (if applicable); Visa gift cards are subject to terms of use, available at: <https://balance.vanillagift.com/cardholderAgreement>). 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 or her 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: \$5,000.00. 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.

7. Publicity Release.

Subject to applicable law, winners irrevocably grant the Sweepstakes Entities, and each of their licensees, and its and their successors, assigns and sub-licensees, the right and permission to use their name, voice, likeness, and/or biographical material for advertising, promotional, and/or publicity purposes in connection with the Sweepstakes, in all forms of media and by all manners (now and hereafter known), and on and in connection with related products, services, advertising, and promotional materials (now known or hereafter developed), worldwide, in perpetuity, without any obligation, notice or consideration, except for the awarding of the prizes to the winners.

8. Tampering with Sweepstakes.

The Sweepstakes Entities are not responsible for the actions of Entrants in connection with the Sweepstakes, including Entrants' attempts to circumvent these Official Rules or otherwise interfere with the administration, security, fairness, integrity, or proper conduct of the Sweepstakes. Persons found tampering with or abusing any aspect of this Sweepstakes, or whom Sponsor believes to be causing malfunction, error, disruption, or damage may be disqualified. Additionally, any attempt to cheat the Sweepstakes, as determined at the sole and absolute discretion of Sponsor, may result in immediate disqualification of the Entrant, as well as other possible consequences, including disqualification from any and all existing and future sweepstakes. ANY ATTEMPT BY A PERSON TO DAMAGE ANY WEBSITE (INCLUDING ANY SOCIAL MEDIA PLATFORM OR APPLICATION) OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK ALL LEGAL AND EQUITABLE REMEDIES FROM AND AGAINST ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor reserves the right, at its sole and absolute discretion, to disqualify (or terminate the prize of) any individual who is found to be, or suspected of, acting in violation of these Official Rules, or to be acting in an unsportsmanlike, obscene, immoral, or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person.

9. Suspension / Modification / Termination.

In the event Sponsor is prevented from continuing with the Sweepstakes 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 Sweepstakes by any party, or any federal, state, local or provincial government law, order, or regulation, order of any court or jurisdiction, or other cause not

reasonably within Sponsor's control (each a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweepstakes or prize. Sponsor additionally reserves the right, in its sole and absolute discretion: (a) to modify, suspend or terminate the Sweepstakes for causes beyond Sponsor's control corrupt or interfere with the administration, integrity, operation, security or proper play of the Sweepstakes; or (b) to disqualify any Entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweepstakes; (ii) acting in violation of these Official Rules; or (iii) acting in an unsportsmanlike manner.

10. Waivers, Disclaimers and Releases.

By participating in the Sweepstakes, Entrant agrees to release, discharge, indemnify and hold harmless the Sweepstakes Entities, and each of their respective directors, officers, employees, agents, successors and assigns ("Released Parties"), from and against any and all claims, liability, costs (including attorneys' fees), losses, damages, fines or injuries (up to and including bodily injury and death) of any kind arising out of or related to: (i) Entrants' participation in the Sweepstakes (including travel to/from any Sweepstakes activity); (ii) any acceptance, possession, misuse or use of any prize (including, without limitation, losses, damages or injuries to Entrant's or any other person's equipment or other property, or to their persons, including those arising from any travel to/from any prize event or activity); (iii) 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 (iv) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweepstakes activity and/or prize. Without limiting the generality of the foregoing, Entrants agree that the Released Parties have neither made nor will be in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, in connection with the Sweepstakes and/or with respect to prizes, including, without limitation, to any prize's quality or fitness for a particular purpose. Entrants agree and that the Released Parties shall have no responsibility or liability for discontinued prizes; human error; incorrect or inaccurate transcription of registration and/or account information; any technical malfunctions of the telephone network, computer online system, computer dating mechanism, computer equipment, software, or Internet service provider utilized by Sponsor interruption or inability to access the website, application or any online service via the Internet due to hardware or software compatibility problems; any damage to participant's (or any third person's) computer and/or its contents related to or resulting from any part of the Sweepstakes; any lost/delayed data transmissions, omissions, interruptions, viruses, bugs, defects; and/or any other errors or malfunctions, even if caused by the negligence of the Released Parties. Each Entrant further agrees to indemnify and hold harmless the Released Parties from and against any and all liability resulting or arising from the Sweepstakes and to release all rights to bring any claim, action or proceeding against Released Parties and hereby acknowledge that the Released Parties have neither 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 a prize, including express warranties provided exclusively by a prize supplier that may be sent along with a prize. The Released Parties are not responsible for any changes or unavailability of the social media platform used for purposes of administering this Sweepstakes that may interfere with the Sweepstakes (including any limitations, any restrictions, or any conditions on Sponsor's ability to use the social media platform for the Sweepstakes as set forth herein that are not acceptable to Sponsor) or ability of Entrant to timely enter, receive notices or communicate with Sponsor via the social media platform, in which case Sponsor, in its sole discretion, may terminate or modify the Sweepstakes.

11. Entry Information and Sweepstakes Communications.

As a condition of entering the Sweepstakes, each Entrant gives consent for Sponsor to obtain and deliver Entrant's name, email address, mailing address, and other information to third parties for the purpose of administering this Sweepstakes and to comply with applicable laws, regulations, and rules. Any information Entrant provides to Sponsor may be used to communicate with Entrant in relation to this Sweepstakes or on a Sweepstakes winner's list.

12. Governing Law / Limitation of Liability.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of Entrants, Sponsor, or the Released Parties in connection with the Sweepstakes will be governed by and construed in accordance with the internal laws of the State of Utah, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE SWEEPSTAKES, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; AND (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

13. Dispute Resolution.

The parties each agree to finally settle all disputes only through binding arbitration; provided, however, the Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in Bakersfield, CA and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury, and review is limited. The arbitrator's decision and award are final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action, or proceeding arising out of or relating to this Sweepstakes shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures of JAMS Inc. ("JAMS") or any successor to JAMS. In the event JAMS is unwilling or unable to set a hearing date within fourteen (14) days of the filing of a "Demand for Arbitration," then either party can elect to have the arbitration administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in Bakersfield, CA. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in Bakersfield, CA. Sponsor agrees to pay the administrative

and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of Entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

14. List of Sweepstakes Winners.

To receive a list of winners, send a stamped, self-addressed envelope, by July 1, 2022 to: "Double Your Payday Sweepstakes Winners List," PO Box 9506, Bakersfield, CA 93389.

15. Miscellaneous.

The invalidity or unenforceability of any provision of these Official Rules or the Affidavit will not affect the validity or enforceability of any other provision. In the event that any provision of these Official Rules or the Affidavit 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. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. 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 Sweepstakes-related materials, privacy policy, or terms of use on any website, social media platform, or application and/or the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

16. Identification of Sponsor.

This Sweepstakes is sponsored by Valley Strong Credit Union, P.O. Box 9506, Bakersfield CA, 93389. Reference to third parties in connection with prizes and/or third-party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship or affiliation with Sponsor or the Sweepstakes.

Valley Strong Credit Union
NCUA Member
P.O. Box 9506,
Bakersfield, CA 93389