
**NO PURCHASE NECESSARY TO ENTER THE PROMOTION. PROMOTION
VOID WHERE PROHIBITED BY LAW.**

SPONSOR. Cinfed Credit Union, 4801 Kennedy Avenue, Cincinnati, OH 45209 (“Cinfed” or “Sponsor”).

SWEEPSTAKES PERIOD. Mortgage Sweepstakes, (the “Sweepstakes”) begins at 12:00 p.m. (all times Eastern Time) on November 22nd, 2024 and ends at 11:59 p.m. on November 29th, 2024 (the “Promotion Period”). Allentry nominations must be completed during the Promotion Period to be eligible for this promotion.

HOW TO ENTER. To enter the Sweepstakes, complete and submit an online entry form available at cinfed.com/forms-disclosures. To enter the Sweepstakes without visiting cinfed.com/forms-disclosures, hand print your full name, complete mailing address, phone number, email and the words “Mortgage Sweepstakes” on a plain 3” x 5” piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: Cinfed Credit Union, 4801 Kennedy Avenue, Cincinnati, OH 45209, Attn: Marketing Department. Enter as often as you wish by mail, but each entry must be mailed separately, postmarked within the Promotion Period, and received by 12/1/2024.

ELIGIBILITY. The Sweepstakes is open to lawful, permanent residents of the United States, 18 years of age or older and who are not considered a minor in their state of residence, and who live, work, worship or regularly do business in the following counties: Boone, Bracken, Campbell, Gallatin, Grant, Mason, Kenton, or Pendleton County in Kentucky; Brown, Butler, Clermont, Clinton, Hamilton, or Warren County in Ohio; Dearborn, Ohio, or Union County in Indiana. Employees, vendors, Board Members, volunteers and consultants of Cinfed and its subsidiaries, are not eligible to win. Sweepstakes is void outside of the stated counties, and where restricted or prohibited by law. Sweepstakes subject to all applicable federal, state, and local laws. Cinfed reserves the right to disqualify participants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes or redemption of prize. Participation by ineligible persons, fraudulent entries or entries created in error will be disqualified.

PRIZES/ODDS. The actual odds of winning the prize depend on the number of eligible entries received during the promotion period. Out of all eligible entries received during the promotion period, one winner will be selected to receive a gift card prize (retail value = \$50). A purchase does not increase the chances of winning.

GENERAL CONDITIONS OF ENTRY. Cinfed is not responsible for, and will not accept, lost, damaged, destroyed, deleted, altered, or stolen entries. Mechanically reproduced entries will not be accepted. All entries are property of Cinfed. Cinfed assumes no responsibility for any error, problem, or malfunction (human, technical or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being distributed. Sponsor is the official timekeeper for the Sweepstakes. Tampering with the drawing process or operation of the Sweepstakes is prohibited. Any participant deemed by Sponsor, in its sole discretion, to have tampered with this process or Sweepstakes will be barred from participation in the Sweepstakes. In the event a dispute regarding the identity of an individual who participated in the drawing cannot be resolved to Sponsor's satisfaction, the affected entries will be invalidated.

AGREEMENT TO OFFICIAL RULES. Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of Cinfed, which are final and binding in all matters relating to this Sweepstakes.

GENERAL PRIZE CONDITIONS. Transportation is not included in the prize. Participant is responsible for any transportation or accommodations required. Prize will be available for pickup or shipment within 10 business days of notification of drawing. The winner will be randomly selected from all eligible entries received during the designated Sweepstakes Period. Winner will be notified by phone, email, or social media message. Cinfed will make its best reasonable effort to contact the winner. If any potential prize winner does not respond to prize notification attempts within two (2) days of the first notification attempt, an alternate winner will be selected. In the event the participant and/or his or her companions engages in behavior that, as determined by Sponsor in its sole discretion, is obnoxious or threatening, illegal or that is intended to annoy, abuse, threaten or harass any other person, Sponsor reserves the right to terminate the participant's drawing privileges. Exact prize components are subject to change without notice. No cash alternative or substitution of prizes will be allowed. Prize will be awarded only if the participant fully complies with these Official rules. The prize is non-assignable and non-transferable. All details and other restrictions of the prize not specified in these Official Rules will be determined by Sponsor in its sole discretion. In no event will more than the stated number of prizes be awarded. Cinfed reserves the right to void or reverse the awarding of any prizes obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.

ALL PRIZES ARE PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.

TAX ISSUES. Cinfed will report all prize winnings to the appropriate state and federal agencies as required by applicable law. **ALL TAXES, FEES, SURCHARGES OR LIABILITIES ON OR RELATING TO PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER. PAYMENT OF ANY FEDERAL, STATE OR LOCAL TAXES WILL BE THE OBLIGATION OF THE WINNER AND ANY COSTS NOT SPECIFICALLY IDENTIFIED HEREIN ARE THE RESPONSIBILITY OF THE PRIZE WINNER.**

RIGHTS GRANTED BY ENTRANTS. By participating in the Sweepstakes, in addition to any other grants which may be granted in any other agreement entered into between Sponsor and any entrant in the Sweepstakes, each entrant irrevocably grants the Sweepstakes Entities (defined below) and their respective successors, assigns, and licensees, the right to use entrants name, likeness, biographical information (including, but not limited to occupation), email address etc. in perpetuity, for any purpose, in any and all media, including, without limitation, advertising, publicity, news, promotional purposes, etc., as well as in connection with the Sweepstakes, without any further notice, review, consent, compensation or remuneration and hereby releases the Sweepstakes Entities from any liability with respect thereto.

GENERAL LIABILITY RELEASE/FORCE MAJEURE. Participants agree that officers, directors, and employees of Sponsor and its parent, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies (all such individuals and entities referred to collectively as, the “**Sweepstakes Entities**”) (A) shall not be liable or responsible for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in the Sweepstakes or any Sweepstakes-related activity, or from entrants’ acceptance, receipt, possession and/or use or misuse of any prize, and (B) have not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize’s quality or fitness for a particular purpose. Sponsor reserves the right, in its sole discretion, to disqualify any individual who is found to be tampering with the entry process or the operation of the Sweepstakes, to be acting in violation of these Official Rules, or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Sweepstakes, or to annoy, abuse,

threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. In the event a Sponsor is prevented from awarding prizes or continuing the Sweepstakes as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state of local government law, order, or regulation, public health crisis, order of any court or jurisdiction, or other cause not reasonable within Sponsor's control (each a "**Force Majeure**" event or occurrence), then subject to any governmental approval which may be required, Sponsor shall have the right to modify, suspend, extend, or terminate the Sweepstakes. If the Sweepstakes is terminated before the designated end date, the participant will not be eligible to participate in the drawing. Participant may choose from other promotion options available to them; this shall be each entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Official Rules will be awarded. These Official Rules cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Sponsor. Unless otherwise stated in these Official Rules, in the event any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

GOVERNING LAW/JURISDICTION. ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE SWEEPSTAKES SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF OHIO WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OR CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. FOR THE PURPOSES OF ANY DISPUTES HEREUNDER, BY ENTERING THIS SWEEPSTAKES, EACH ENTRANT AGREES THAT ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN ANY WAY RELATED TO THIS SWEEPSTAKES SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND CONSENTS TO THE EXCLUSIVE JURISDICTION AND VENUE OF THE APPROPRIATE STATE OR FEDERAL COURT SITUATED IN OHIO.

ARBITRATION PROVISION. By participating in this Sweepstakes, entrant agrees that any and all disputes entrant may have with, or claims entrant may have against the Promotion Entities relating to, arising out of or connected in any way with (a) the Sweepstakes, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate (a “Claim”), will be resolved exclusively by final and binding arbitration in accordance with the Rules of the American Arbitration Association (“**AAA Rules**”). The arbitration will be heard and determined by a single arbitrator. The arbitrator’s decision in any such arbitration will be final and binding upon the parties and may be enforced in any court of competent jurisdiction. The parties agree that the arbitration will be kept confidential and that the existence of the proceeding and any element of it will not be disclosed beyond the arbitration proceedings, except as may be required by applicable law.

If entrant demonstrates that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the administrative costs and arbitrator’s fees required for the arbitration as the arbitrator deems necessary to prevent the cost of the arbitration from being prohibitive. In the final award, the arbitrator may apportion the costs of arbitration and the compensation of the arbitrator among the parties in such amounts as the arbitrator deems appropriate.

This arbitration agreement does not preclude entrant from seeking action by federal, state, or local government agencies. Entrant and Sponsor also have the right to apply to any court of competent jurisdiction for provisional relief, including pre-arbitral attachments or preliminary injunctions, and any such request shall not be deemed incompatible with these Official Rules, nor a waiver of the right to have disputes submitted to arbitration as provided in these Official Rules.

Neither entrant nor Sponsor may act as a class representative or private attorney general, nor participate as a member of a class of claimants, with respect to any Claim. Claims may not be arbitrated on a class or representative basis. The arbitrator can decide only Entrant and/or Sponsor’s individual Claims. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. If for any reason a claim proceeds in court rather than in arbitration, we each waive any right to a jury trial.

THIS SECTION LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE CLAIM, THE RIGHT TO CERTAIN REMEDIES AND FORMS OF RELIEF. OTHER RIGHTS THAT ENTRANT OR SPONSOR WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

If any provision of this section is found to be invalid or unenforceable, then that specific provision shall be of no force and effect and shall be severed, but the remainder of this section will continue in full force and effect. This section of these Official Rules will survive the termination of your relationship with Sponsor.

WINNER'S LIST/OFFICIAL RULES. To obtain any legally required winners list (after the conclusion of the Sweepstakes) or a copy of these Official rules, send a self-addressed envelope with the proper postage affixed to: Cinfed Credit Union, 4801 Kennedy Avenue, Cincinnati, OH 45209, and Attn: Marketing Department. Specify "Mortgage Sweepstakes Official Rules" or "Winners List" in your request.