



Promotion Rules

Sponsor:

Gesa Credit Union (Gesa)
51 Gage Blvd.
Richland, WA 99352

NO PURCHASE NECESSARY TO ENTER:

No purchase necessary to enter or win. All federal, state, local, and municipal laws and regulations apply. Void where prohibited. Odds of winning are based on total number of entries received.

How to Enter:

Members automatically receive one entry for completing 30 net debit card purchases (defined as number of purchases less the number of returns) using a WSU co-branded debit card in the 30 days prior to each drawing.

ALTERNATE ENTRY PROCEDURES:

No purchase necessary to enter or win. An alternate entry may be submitted by mailing a handwritten 3" x 5" notecard with your name, address, date of birth, email address, and telephone number to Gesa Credit Union, Attn. Marketing Dept. at 51 Gage Blvd. Richland, WA 99352 and must be received before the end of the business day on the day prior to each drawing (see schedule below). An alternate entry is limited to one (1) entry per individual per drawing. Each alternate entry will be valid only for the drawing in the week in which it was received. Multiple alternate entry requests from the same individual for each weekly drawing will be discarded.

Drawing Schedule:

- October 15, 2021
- October 22, 2021
- October 29, 2021
- November 5, 2021
- November 12, 2021
- November 19, 2021

ELIGIBILITY:

This drawing is open to any legal resident of Washington State, residents of Clackamas, Gilliam, Multnomah, Union, Clatsop, Hood River, Sherman, Wasco, Columbia, Morrow, Umatilla, and Washington counties in Oregon, and Benewah, Clearwater, Latah, Shoshone, Bonner, Idaho, Lewis, Boundary, Kootenai, and Nez Perce counties in Idaho, 18 years of age or older, at the time of entry. Promotion is void in all other locations or where prohibited. Employees of Gesa, its professional advisors, advertising and promotional agencies, affiliates, licensees, franchisees, officers, directors, volunteers, employees and members of their immediate families are not eligible to enter the drawing. The term "immediate family" includes spouses, siblings, parents, children, grandparents and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-

habitation or other family extension, and any other persons residing at the same household whether or not related. Void where prohibited by law. Drawing is subject to all applicable federal, state, and local laws and regulations. By participating in the drawing, you agree to the terms and conditions of these Promotion Rules.

PROMOTIONAL PERIOD:

The promotional period for entering the prize drawing begins at 12:00 a.m. (PT) on September 5, 2021 and ends at 11:59 p.m. (PT) on November 18, 2021. All entries must be received by 11:59 p.m. (PT).

DRAWING DATES:

A random drawing will be held on each date listed in the Drawing Schedule and results will be announced no later than December 31, 2021. Need not be present to win.

PRIZES:

There will be a total of six (6) prizes of \$500 each for a total of \$3,000 awarded during the Promotion. Qualified winners are only eligible to win one \$500 prize, regardless of their number of valid entries. Throughout the Promotion Promotional Period, one winner will be drawn each week and will be awarded \$500.

NOTIFICATION OF WINNERS AND ALTERNATE WINNERS:

Winners will be notified by phone and via email (where available). A Gesa representative will attempt to call and/or email the winner up to three (3) times at the phone number and email address on file with the credit union. If the winner does not respond within seven (7) days from the initial notification attempt, then the prize may be forfeited, and an alternate winner will be selected by random drawing. Winners may not substitute or transfer prizes. Gesa will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for applicable federal and state tax consequences. Winners acknowledge this responsibility by accepting a prize. Winners reserve the right to "opt out" or "decline" any prizes. If a winner declines, an alternate winner will be selected by random drawing.

DUTIES OF PARTICIPANTS:

By entering, participants agree to be bound by these rules and the decisions of Gesa, which shall be final, and to comply with all federal, state and local laws and regulations. Gesa will interpret these rules and resolve any disputes, conflicting claims or ambiguities concerning the rules of the drawing. The decision of Gesa shall be final on all matters of fact, interpretation, eligibility, procedure and fulfillments. Gesa reserves the right in its sole and absolute discretion to modify these rules and/or to cancel, terminate, modify or suspend all or any part of the drawing and may, but is not obligated to, select a winner from among all eligible entries received up to the time of such cancellation, termination, modification, or suspension, as applicable.

LIMITATION OF LIABILITY:

In no event will Gesa, its employees, officers, directors, members, agents, affiliates, subsidiaries, and advertising, promotion and legal advisors be responsible for or be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries; (ii) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties; (iii) errors in transmission; (iv) any condition caused by events beyond the control of Gesa that may cause the drawing to be disrupted or corrupted; (v) any printing or typographical errors in any materials

associated with the promotion; or (vi) any damages or losses of any kind, including without limitation direct, indirect, incidental, consequential, or punitive damages, caused by a prize or resulting from acceptance, possession, or use of a prize, or from participation in the promotion. Participation in the drawing constitutes permission for Gesa to publicize and/or broadcast the winner's name, photograph, character, likeness and voice, for which there will be no additional compensation. Winners must sign Gesa's Publicity Authorization and Release Form and Department of the Treasury Internal Revenue Service Form W-9. Failure to sign the release form and W-9 is a violation of the promotion rules and constitutes forfeiture of the prize. Gesa reserves the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by Gesa in its sole discretion. Under no circumstances will entrant be permitted to obtain award for, and entrant hereby waives all rights to claim, punitive incidental or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this drawing). Furthermore, entrant agrees that any and all disputes and causes of action arising out of or connected with this drawing or any prizes awarded shall be resolved individually, without resort to any form of class action.

VIOLATION OF PROMOTION RULES:

Gesa reserves the right to disqualify any participant or winner who, in its sole suspicion, tampers with the entry process, intentionally undermines the ordinary and normal operation of the Promotion, violates the Promotion Rules, or acts in an unsportsmanlike or disruptive manner. All decisions by Gesa are final. No substitutions or cash equivalents allowed. Failure to comply with all promotion rules will result in disqualification and forfeiture of the prize. If forfeited, the prize will remain the property of Gesa.

INQUIRES OR QUESTIONS:

If you have questions, or want to obtain a list of winners, contact the Marketing Department at Gesa Credit Union, PO Box 500, Richland, WA 99352 or call 509.378.3100. Winners will be emailed from marketing@gesa.com.