

Savings Never Goes Extinct Sweepstakes 2021 Official Rules

NO PURCHASE, PAYMENT, ACCOUNT, TRANSACTION OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE EQUAL CHANCE OF WINNING. SWEEPSTAKES SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. OPEN TO LEGAL U.S. RESIDENTS CURRENTLY RESIDING IN MISSISSIPPI WHO ARE 18 YEARS OF AGE OR YOUNGER.

Sweepstakes Period: The MUTUAL CREDIT UNION "Savings Never Goes Extinct" Sweepstakes ("Sweepstakes") begins at 12:00:00 a.m. CST on APRIL 1, 2021 and ends at 11:59:59 p.m. CST on APRIL 30, 2021 ("Sweepstakes Period").

How to Enter: NO ACTUAL PURCHASE, ACCOUNT OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner need not be present to win but must prove eligibility to receive prize. The odds of winning are dependent on the number of entries. There are two (2) ways to enter the Sweepstakes during the Sweepstakes Entry Period: Automatic Entry; and via U.S. Mail.

Automatic Entry: An eligible MUTUAL CREDIT UNION accountholder as an active member will receive one (1) Sweepstakes entry when they complete a deposit into their Membership Savings Account that has been posted to a personal savings account. Availability of certain transactions may be subject to meeting eligibility requirements. To be deemed eligible, all eligible Deposits must have an account posting date that is prior to the end of the Sweepstakes Period. Qualifying transactions made on Saturdays, Sundays or Holidays will count as automatic entries when they post to the attached personal deposit account during the Sweepstakes Entry Period. Automatic entries must be posted by 11:59:59pm on APRIL 30, 2021, in order to be eligible.

To enter without purchase or obligation by U.S. Mail: You may enter the Sweepstakes without making a qualifying savings deposit via U.S. Mail. Submit your complete name, address, city, state, ZIP code, your day and evening telephone numbers (including area code) and mail postage-paid to: MUTUAL CREDIT UNION, ATTN: Marketing Department – Savings Never Goes Extinct Sweepstakes, 1604 CHERRY STREET, VICKSBURG, MS 39180. Mail-in entries must be postmarked by 4/30/2021 and received by close of business on 5/7/2021. Each mail-in entry will count as one (1) entry to the Sweepstakes Entry Period of the sweepstakes period that they are postmarked and have an equal chance of winning. Mailed entries must be received within one (1) week of postmark date. Enter as often as you wish; however, each mail-in entry will count as one (1) entry into the drawing and must be mailed in a separate postmarked and stamped envelope. Entries become the property of MUTUAL CREDIT UNION and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at MUTUAL CREDIT UNION sole discretion. Entrants are responsible for all third party-imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold MUTUAL CREDIT UNION, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage- due or illegible entry materials.

Eligibility: NO PURCHASE, ACCOUNT OR TRANSACTION NECESSARY TO ENTER OR WIN. A purchase or any other bank transaction will not increase your chances of winning. Sweepstakes subject to all federal, state and local laws and regulations. Sweepstakes is open only to legal U.S. residents currently residing in MISSISSIPPI who are 18 years of age or older at time of entry. Void where prohibited or otherwise restricted by law. All federal, state and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. Each prize winner who enters via U.S. Mail may be required to complete an affidavit of eligibility and liability release form. If required, documents must be returned within seven (7) business days of receipt or the prize winner will be disqualified, and prize will be forfeited. MUTUAL CREDIT UNION will not be responsible for any undeliverable or returned documentation and prize will be forfeited. No transfer or assignment of prize is permitted. By participating in this promotion, entrants accept and agree to be bound by these Official Rules and the decision of MUTUAL CREDIT UNION, which shall be final, binding and

conclusive in all matters. MUTUAL CREDIT UNION Employees, and household family members of such employees, are ineligible to win.

Random Drawing/Winner Selection: There will be one random drawing. Potential Prize winners will be selected from among all eligible Automatic and U.S. Mail entries received. All non-winning entries will not be carried over into any subsequent Sweepstakes Entry Periods. U.S. Mail entries will be entered into the Sweepstakes Entry Period for which the entry is postmarked and received within one (1) week of postmark date. Random Drawings will be conducted by MUTUAL CREDIT UNION by 5/15/2021.

Odds: Actual odds of winning any one (1) prize will depend on the total number of eligible entries received for each Sweepstakes Entry Period.

Prizes: Ten (10) Grand Prize Winners: A check in an amount up to a maximum of \$150 for each of the 10 selected winners. If winner's deposit is less than, equal to, or greater than \$150 prize is still \$150. All mail-in winners are automatically eligible for the maximum prize. The above stated maximum prize limitation applies. Approximate Retail Value: \$1,500. **Prizes will be awarded in the form of a CHECK.**

Prize Restrictions: Prizes are not transferable Federal, state, and local taxes on prize and any expenses relating to the acceptance of a prize are the responsibility of the winner. Limit one (1) prize per person, household, or address throughout the Sweepstakes Period.

Awarding of Prizes: Prizes will be awarded in the form of a CHECK. Prizes will be awarded within four (4) weeks of each prize winner being verified. Terms and conditions of using the Gift Cards will apply. The potential winners will be notified by email, mail or phone. Allow 6 weeks from end of Sweepstakes Entry Period for winner verification and delivery. Winners are solely responsible for reporting and paying any and all applicable taxes and will need to provide any and all necessary tax reporting information to claim the prize. Winners will be required to complete an IRS Form

W-9 and an affidavit of eligibility and liability release and must provide a legal document showing California residence before any prize will be awarded or the prize will be forfeited. Winner may receive an IRS Form 1099 for the value of the prize. **Total Maximum value of all prizes in this Sweepstakes is up to \$1,500.00 USD.** All prizes awarded are subject to verification of eligibility and compliance with these Official Rules. In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at MUTUAL CREDIT UNION discretion, be awarded to an alternate winner.

Additional Terms: By participating, entrant agrees to: (a) the Official Rules and the decisions of MUTUAL CREDIT UNION, which shall be final and binding in all respects; and (b) release, discharge, and hold harmless MUTUAL CREDIT UNION from any liability, claims, or damages arising out of their participation in the sweepstakes and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, MUTUAL CREDIT UNION use of his/her name and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission, or notification and, upon request, will provide consent to such use in writing. As a condition of entering the sweepstakes, participant agrees that: (a) under no circumstances will participant be permitted to obtain awards for, and participant 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, including any prize 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, but in no event attorneys' fees. MUTUAL CREDIT UNION reserves the right to modify prize award procedures at its discretion.

Limitation of Liability: MUTUAL CREDIT UNION is not responsible for computer, printing, telephonic, typographical, human, or other errors, relating to or in connection with the sweepstakes, including, without limitation, errors which may occur in the administration of the sweepstakes, the announcement of the prizes, the processing of the entries, or in any sweepstakes-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter in the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. MUTUAL CREDIT UNION reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry

process or the operation of the sweepstakes; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. MUTUAL CREDIT UNION is not responsible for any incorrect or inaccurate information, whether caused by the web-site users or by any of the equipment or programming associated with or utilized in the sweepstakes; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this sweepstakes. If, for any reason, this sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, MUTUAL CREDIT UNION reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the sweepstakes and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification. By entering, all entrants or, if minors, their parents or legal guardians agree that this sweepstakes is governed by laws of the United States with venue in VICKSBURG, MISSISSIPPI, for the resolution of all claims and disputes (excluding any claims against or dispute involving parties other than MUTUAL CREDIT UNION relating to any prize awarded in the sweepstakes).

Winners List: To receive a list of the winners or a copy of these Official Rules, mail your request with a self-addressed, stamped envelope to MUTUAL CREDIT UNION, ATTN: Marketing Department – Savings Never Goes Extinct Winner List, MUTUAL CREDIT UNION. Requests must be received by MAY 31, 2021.

Sponsor: This sweepstakes is sponsored and administered by MUTUAL CREDIT UNION, 1604 CHERRY STREET, VICKSBURG, MS 39180.

CONSUMER DISCLOSURE: NO PURCHASE, ACCOUNT, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE OR OTHER BANK TRANSACTIONS WILL NOT INCREASE YOUR CHANCE OF WINNING.