

# Official Rules

## Centris Federal Credit Union Checking Quarterly Giveaway ("Quarterly Giveaway")

**Promotional Period:** The Promotion begins on January 1, 2019 at 12:00 a.m. Central Standard Time and ends on December 31, 2019 at 11:59 p.m. Central Standard Time (the "Promotional Period").

**Eligibility and Restrictions:** There are two methods of entry into the Quarterly Giveaway: (1) open a checking account, or (2) refer a friend who opens a checking account. Any member who opens a checking account during the Promotional Period will automatically be entered. If a member refers a friend who opens a checking account, the referrer will receive an additional entry. There are no limitations to the number of referrals that one can make for additional entries. No purchase necessary. Void where prohibited by law. Must be 18 years of age or older.

Employees, directors and/or volunteers of Centris Federal Credit Union (hereafter referred to as Centris), or their affiliated and subsidiary companies; their legal advisors, advertising agency or other radio or television stations, any other media; as well as the immediate family (spouse, parents, siblings and children, regardless of where they live) or members of the households of such employees, officers or directors and/or volunteers (whether or not related), are not eligible. By entering, you agree to these Official Rules and the decisions of Centris, which are final and binding in all respects.

**Prize:** Each quarter in 2019, the prize awarded to the eligible winner is \$1,500 cash. There will only be one winner per quarter during the Promotional Period. Odds of winning depend on the number of eligible entries received. The drawing will be conducted randomly from amongst eligible entries. Number of written prize notices to be distributed will depend on number of inquiries about promotion. If a winner is disqualified or cannot accept the prize as stated, Centris reserves the right to determine an alternate winner or not to award that winner's prize, in its sole discretion. Prize is not transferable. Centris may require winners to complete, execute and return affidavits of eligibility, liability releases and publicity releases prior to taking possession of prize. Failure to sign these documents, or if winners cannot be notified, or if winners are found to be ineligible or not in compliance with these Official Rules, then the winners will be disqualified and an alternate winner(s) will be selected.

**Release:** By participating in the Quarterly Giveaway, all participants and winners waive any and all claims of liability against Centris, its employees and agents for any personal injury or loss which may occur from the conduct of, or participation in, the Quarterly Giveaway, or from the use of any prize. In order to receive the prize, participants must sign an official waiver form and publicity release form provided by Centris. Failure to sign the release forms will be grounds for disqualification and redemption of prize.

**Publicity:** Each winner agrees to permit Centris to utilize his/her name, image and likeness in promotional and other Centris materials, without additional compensation or permission, except where prohibited by law. The winner's name will be available at all Centris offices.

**Compliance with Law:** The conduct of the Quarterly Giveaway is governed by the applicable laws of the United States of America, which take precedence over any rule to the contrary herein. Centris shall follow the applicable laws for conducting contests, including notice to the state attorney general or consumer affairs office, posting of a prize bond, furnishing lists of winners, running specific on air disclaimers, providing specific written information about the Quarterly Giveaway, etc. as required by local and state law.

**Limitations of Liability/General Rules:** By participating, entrants release and agree to hold harmless Centris and its affiliates, and subsidiary companies, advertising agency and their respective directors, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any Quarterly Giveaway, related activity, or participation in this Quarterly Giveaway.

Sponsor 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 Quarterly Giveaway; to be acting in violation of the Official Rules; or to be acting in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

**Sponsor:**

Centris Federal Credit Union, 11825 Q Street, Omaha, NE 68137-3503