

Official Rules

Centris Federal Credit Union Mortgage Payments for a Year Giveaway ("Mortgage Payments Giveaway")

Up to \$10,000 for 12 consecutive monthly payments

Promotional Period: The Promotion begins on or about January 1, 2017 at 12:00 a.m. Central Standard Time and ends on December 15, 2017 at 6:00 p.m. Central Standard Time (the "Promotional Period").

Eligibility and Restrictions: During the Promotional Period, when you open or refinance a Centris Federal Credit Union mortgage loan in Nebraska or Iowa, you will automatically be entered to be drawn as a winner in the Centris Federal Credit Union Mortgage Payments Giveaway. Participants and winner(s) must be U.S. residents at least 18 years old as of December 15, 2017, and have a valid driver's license. You must be a Centris Federal Credit Union (hereafter referred to as Centris) member to enter and have closed and have received funds for a mortgage loan or mortgage refinance from Centris during the Promotional Period. New money from another financial institution is required for a refinance. The mortgage loan must be open with Centris at the close of the contest. One entry per household. Employees, directors and/or volunteers of 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. Void where prohibited. The Mortgage Payments Giveaway does not require any entry fee, payment or promise of valuable consideration as a condition of entering, other than evidence of the applicable opening or refinancing of an applicable mortgage loan with Centris. No purchase necessary.

Prize: The prize that will be awarded to one (1) eligible winner is: 12 consecutive mortgage payments of principle and interest only for up to \$10,000. Retail Value: up to \$10,000. There will be one (1) prize awarded which will be determined by a drawing conducted randomly amongst all eligible entries and one winner will be selected. Payment start date will be jointly determined by Centris and prize winner. Odds of winning depend on the number of eligible entries received. 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, redeemable for cash or exchangeable for any other prize. Winner must agree to take possession of prize in person by December 29, 2017, in Omaha, NE. Centris may require winner 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 winner cannot be notified, or if winner is found to be ineligible or not in compliance with these Official Rules, then the winner will be disqualified and an alternate winner will be selected. Winner agrees to continue making monthly mortgage payments which are above and beyond the monthly difference in principle and interest (mortgage prize money).

Taxes: The winner of the Mortgage Payments Giveaway is solely responsible for reporting and paying any and all applicable state or federal taxes. Winner must provide Centris with valid identification and a valid taxpayer identification number or social security number before the prize will be awarded. Any person winning over \$600 in prizes from Centris will receive an IRS form 1099 at the end of the calendar year in which the prize money is allocated and a copy of such form will be filed with the IRS.

Release: By participating in the Mortgage Payments Giveaway, each participant and winner waives 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 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 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 Mortgage Payments 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 Mortgage Payments Giveaway related activity, or participation in this Mortgage Payments 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 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.

Centris is not responsible for any technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Mortgage Payments Giveaway, including, without limitation, errors which may occur in connection with the administration of the Mortgage Payments Giveaway, the processing of entries, the announcement of the prize, these official rules, or in any advertising or materials; or for stolen, lost, late, incomplete, inaccurate, undelivered, delayed, illegible or ineligible entries; or for electronic, computer, or telephonic malfunction or error, failure to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer, or human or other error.

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