

Official Rules
Centris Federal Credit Union Charge to Win Giveaway (“Card Giveaway”)

1. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.

2. ELIGIBILITY: The *Charge to Win Giveaway* (“Card Giveaway”) is open only to legal residents of the fifty (50) United States and District of Columbia who are 18 years of age or older as of 3/15/17 and have a valid driver's license. Employees, directors and/or volunteers of Centris Federal Credit Union (hereafter referred to as Centris or the Sponsor), 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. Card Giveaway is subject to all applicable federal, state, and local laws. U.S. law governs this Card Giveaway.

3. CARD GIVEAWAY TIMING: Begins at 12:00:00 AM Central Time (“CT”) on 3/15/17, and ends at 11:59:59 PM CT on 4/30/17 (“Promotional Period”).

4. TO ENTER: Active Centris membership is required to enter. There are two (2) methods to enter: 1) Automatic Entry: All eligible Centris Visa consumer credit cardholders will automatically receive one (1) Card Giveaway entry for each eligible Centris Visa credit card purchase made during the Promotional Period at a participating merchant location in the U.S. Only eligible Visa purchases or payments made with a Centris Visa credit card that are not in default under the member agreement for that account and issued by Centris in the U.S., processed through Visa U.S.A. Inc.'s transaction-processing system during the Promotional Period are eligible for automatic entry. There are no maximum number of entries earned via this method. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Card Giveaway was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S.-dollar purchases, Interlink®-processed transactions, purchases authorized by entering a PIN (personal identification number), payment of late fees, fraudulent transactions or over-limit fees are excluded from automatic entry. Other restrictions and exclusions may apply. Visa cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. All Centris Rewards Visa credit cardholders will also receive double points on any purchases made during the Promotional Period. The double points will be credited to the associated account by 5/05/17. Automatic entries must be made by 11:59:59 PM CT on 4/30/17, in order to be eligible. 2) To enter without purchase or obligation by U.S. Mail: Hand-print your name, address, city, state, ZIP code, and daytime and evening telephone numbers (including area code) on a 3.5” x 5” card, and mail, in a #10 envelope with postage affixed, to: Charge to Win Giveaway, Centris Federal Credit Union, 11825 Q Street., Omaha, NE 68137-3503. Mail-in entries must be postmarked by 4/30/17, and received by 5/08/17 in order to be eligible. 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 that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery.

5. DETERMINATION OF WINNER: Potential Grand Prize winners will be selected in a random drawing on or about 5/12/17 from among all eligible automatic and mail-in entries received and combined. Sponsor's decisions are final and binding on matters relating to this Card Giveaway. The potential Grand Prize winners will be notified by overnight or U.S. Mail and/or telephone/email on or about 5/17/17 and will be required to sign an affidavit of eligibility/liability release, a publicity release where legal, and federal and state tax releases, and return these documents, properly executed, via fax, within 48 hours of notification and via U.S. Mail within 5 days of date of issuance of notification. Non-compliance within this time frame and/or with these Official Rules; Sponsor's inability to contact potential winner within a reasonable time period; or prize or prize notification returned as undeliverable will result in such potential winner's disqualification and, at Sponsor's discretion, the prize may be awarded to a potential alternate winner.

6. ODDS: Estimated odds of winning the Grand Prize depend upon the total number of eligible entries received.

7. PRIZE: Two (2) Grand Prizes: Two (2), \$500 Visa gift cards. One (1) \$500 Visa gift card will be awarded to a Centris Visa credit cardholder and one (1) \$500 Visa gift card will be awarded to a Centris Visa Rewards credit cardholder. **Total Approximate Retail Value (“ARV”) of Each Grand Prize: \$500.** No substitutions, cash equivalents, or transfer of prize permitted except at the sole discretion of the Sponsor, who reserves the right to substitute the prize (or portion thereof) with one of equal or greater value, except as otherwise provided herein. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state, and local taxes. 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. If Grand Prize winner is at least 18 but still considered a minor in his/her state or place of residence, prize may be awarded in the name of his/her parent or legal guardian, who will be responsible for fulfilling all requirements imposed on winner as set forth herein. All terms & conditions apply to Visa Gift Cards. Prize details are at Sponsor's sole discretion.

8. CONDITIONS OF PARTICIPATION: By entering, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsor and judges, which are final and binding. By accepting the prize, winners consent to the use of his/her name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by Sponsor, in any and all media now or hereafter devised, including but not limited to, any online announcements without additional compensation, notification, or permission, except where prohibited by law. Entrants release and hold harmless Sponsor from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Card Giveaway or from the acceptance, possession, or use or misuse of the prize (including any travel/activity related thereto). This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties. Entrants agree that Sponsor has not made nor is in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Card Giveaway.

9. GENERAL: Sponsor will collect information from the entrants solely for the purpose of the prize drawing and to notify the winner. Sponsor will not share this information with any third party, except as necessary for the administration of the Card Giveaway, nor attempt to contact entrant, unless entrant has agreed to receive further information on Sponsor's products and promotions. Sponsor is not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, and transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Card Giveaway, including, without limitation, any error or problem that may occur in connection with the administration of the Card Giveaway, the processing of entries, the announcement of the prize, or in any Card Giveaway-related materials. Sponsor reserves the right to conduct a background check of any and all records of potential winner, including, without limitation, civil and criminal court records and police reports, and entry in the Card Giveaway constitutes entrant's permission for Sponsor to conduct such background check, provided that, to the extent additional authorization is necessary under law, potential winner shall authorize such check. Sponsor reserves the right (at its sole discretion) to disqualify potential winner based on the results of the background check or failure to properly authorize such check. Entry materials that have been tampered with or altered are void. Sponsor reserves the right, in its sole discretion, to cancel or suspend part or all of this Card Giveaway at any time without notice and for any reason including, if in the judges' opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Card Giveaway, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Card Giveaway. In the event of cancellation, Sponsor may void any entries it suspects are at issue and, at its discretion, if terminated, award prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. **Caution: Any attempt by an entrant or any other individual to damage or undermine the legitimate operation of the Card Giveaway may be in violation of criminal and civil laws and, should such an attempt be made, the Sponsor reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution.** Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsor reserves the right to disqualify entrants who violate these Official Rules or interfere with this Card Giveaway in any manner. If an entrant is disqualified, Sponsor reserves the right to terminate that entrant's eligibility to participate in the Card Giveaway.

10. DISPUTES: Except where prohibited, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Card Giveaway, shall be governed by, and construed in accordance with, the laws of the State of Nebraska, without giving effect to any choice of law or conflict of law rules (whether of the State of Nebraska or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Nebraska. Jurisdiction and venue shall be solely within the State of Nebraska.

11. ARBITRATION: Except where prohibited by law, as a condition of participating in this Card Giveaway, participant agrees that (1) any and all disputes and causes of action arising out of or connected with this Card Giveaway, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Card Giveaway), and participant further waives all rights to have damages multiplied or increased.

12. SPONSOR & ADMINISTRATOR: Sponsor: Centris Federal Credit Union, 11825 Q Street, Omaha, NE 68137-3503. Centris (as defined in the Official Rules) will have no liability or responsibility for any claim arising in connection with participation in this Card Giveaway or any prize awarded.