

## FINANCIAL WELLNESS TRIVIA SWEEPSTAKES OFFICIAL RULES

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**
2. **EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. SUBMITTING AN APPLICATION FOR A LOAN WITH US OR OPENING AN ACCOUNT WITH LOGIX FEDERAL CREDIT UNION WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.**
3. **Consumer Disclosure:** Odds of winning are based upon the number of entries. Based upon Logix Federal Credit Union's estimate of 50,000 entries, odds of winning are 1:50,000
4. **Monthly Prize:** \$50 Account Credit (Value \$50.00)
5. **Sponsor:** Logix Federal Credit Union "Logix" is the sponsor of the Sweepstakes. Logix Federal Credit Union's business address is 27918 Franklin Parkway, Valencia, California, 91355.
6. **Sweepstakes Period:** Sweepstakes begins at 8:00 a.m. PDT June 1, 2021 and ends at 11:30 pm PST February 29, 2024. ("Sweepstakes Period").
7. **Eligibility:** To qualify for the Sweepstakes, all entrants must be at least 18 years of age and be a member in good standing with Logix. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of Logix. Sweepstakes void where prohibited by law. Logix Federal Credit Union employees, officials, directors, and members of their immediate families are not eligible to participate in the Sweepstakes. "Immediate family" mean parents, spouses, children, siblings or any members of the same households.
8. **How to Enter:** Members who submit the correct answer to the current Financial Wellness Trivia Question through online banking will be automatically entered into the sweepstakes. One entry per primary account qualifies as an entry.

**Alternative Method Of Entry:** One mail-in entry will be accepted per household by legibly printing their name, address (including zip code), telephone number (including area code), and e-mail address (optional) on a 3" x 5" card and by sending it in a #10 stamped envelope to:

Logix Federal Credit Union  
Attn: Financial Wellness Trivia Sweepstakes  
27918 Franklin Pkwy  
Valencia, CA 91355-6019

If a write-in entry form or card is drawn, but judges are unable to determine the winner because of illegible writing, that entry form or card will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be received by the end of each month to be eligible for the monthly drawing. Proof of mailing does not constitute proof of delivery. Logix is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of Logix Federal Credit Union and will not be acknowledged or returned.

Online entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If there is a dispute as to the identity of an on-line entrant, the prize will be awarded to the authorized account holder of the e-mail address linked to the applicable entry. The "authorized account holder" is defined as the natural person to whom the e-mail address is assigned by an internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address or online account. The Credit Union is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by the Credit Union on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

9. **Prize Drawing:** The Monthly Prize drawing will be held by 10:00 am on the first Wednesday of the following month through March 2024. The drawing will be held at 27918 Franklin Parkway, Valencia, California, 91355. All eligible entries received by the last day of the previous month will be eligible for the monthly drawing. The winner need not be present and will be notified by phone and/or email by the fifth business day of the following month. The winner must reply to Logix in order to claim the prize. The cash prize will be deposited to the account by the 15th of each month. If the winner does not reply to Logix to claim the prize, the prize will be forfeited for the current month. The monthly winner(s) will be available by writing to:

Logix Federal Credit Union  
Attn: Financial Wellness Trivia Sweepstakes Winners  
27918 Franklin Pkwy  
Valencia, CA 91355-6019

Prizewinner will be required to complete a Winner Affidavit of Eligibility, Liability & Publicity Release Agreement and return same, properly executed, prior to collecting the prize. Failure to return signed Winner Affidavit of Eligibility; Liability & Publicity Release Agreement may result in forfeiture of prize.

10. **Liability/General Rules:** Logix is not responsible for any loss that may occur in connection with the Sweepstakes. Entrant agrees to hold Logix harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. Logix and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. Logix is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prize cannot be substituted, converted to cash, assigned, or transferred by winners. Logix reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. Logix reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.
11. **Tax Issues:** Logix will report the value of the prize winnings to the appropriate State and Federal agencies as required by applicable law. The Prize Winner is

personally responsible for State and Federal tax reporting and any resulting tax liability consequence.

12. **Publicity Authorization:** By accepting the cash prize, the winner agrees to permit Logix to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.

13. **ARBITRATION: NOTICE OF BINDING ARBITRATION AGREEMENT:** In this section, “you” refers to Entrant. You and Logix agree to attempt to informally settle any disputes arising out of or connected with this Sweepstakes or any prizes awarded. If that cannot be done, you and Logix agree that upon the election of either you or Logix any claim or dispute arising out of or connected with this Sweepstakes will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules and Mediation Procedures and Supplementary Procedures for Consumer-Related Disputes (“Rules”). As a result, you will GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). You acknowledge that by agreeing to **BINDING ARBITRATION** you understand and agree to the following terms:

(a) Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You understand and agree that **YOU ARE WAIVING THE RIGHT TO A TRIAL BY JURY.**

(b) Arbitration proceedings provide you a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED** THAN RULES APPLICABLE IN COURT.

(c) Any claims and defenses that can be asserted in court can be asserted through arbitration. The arbitrator shall be entitled to award the same remedies that a court can award, including **PUBLIC INJUNCTIVE RELIEF** to the extent available under the **CALIFORNIA UNFAIR COMPETITION LAW AND CONSUMER LEGAL REMEDIES ACT.** Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The arbitrator’s award can be entered as a judgment in court.

(d) Arbitration decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW** BY A COURT.

(e) ARBITRATORS can award the same REMEDIES including DAMAGES that a COURT can award.

(f) Any ARBITRATION under these Official Rules **WILL BE ON AN INDIVIDUAL BASIS.** You understand and agree that **YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION.**

(g) The PLACE OF ARBITRATION shall be in the federal district WHERE

YOU RESIDE.

(h) This **NOTICE OF BINDING ARBITRATION AGREEMENT** shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the claims at issue.

(i) If YOU PREVAIL on the merits of your claim in arbitration, LOGIX WILL PAY YOUR ATTORNEYS' FEES. You will NOT be required to pay LOGIX'S ATTORNEYS' FEES IF LOGIX PREVAILS.

FOR MORE DETAILS, check the American Arbitration Association's website, [www.adr.org](http://www.adr.org), OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879

14. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and Logix Federal Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.