

## 2022 HOLIDAY 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. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
3. **Consumer Disclosure:** Odds of winning are based upon the number of entries. Based upon Logix Federal Credit Union's estimate of 1,500,000 entries, odds of winning are: 12:1,500,000
4. **Prizes:** Twelve (12) \$8,500 prizes, with drawings on October 14, 2022, October 21, 2022, October 28, 2022, November 4, 2022, November 11, 2022, November 18, 2022, November 25, 2022, December 2, 2022, December 9, 2022, December 16, 2022, December 23, 2022, and December 30, 2022.
5. **Sponsor:** Logix Federal Credit Union "Logix" is the sponsor of the Sweepstakes. Logix Federal Credit Union's business address is 27918 Franklin Pkwy., Valencia, CA 91355.
6. **Sweepstakes Period:** Sweepstakes begins Sunday, October 2, 2022 and ends Saturday, December 24, 2022 ("Sweepstakes Period").
7. **Eligibility:** To be eligible for the Sweepstakes all entrants must be at least 18 years of age and a member in good standing at the time of prize drawing. Logix employees, officials, directors, and members of their immediate families are not eligible to participate in the Sweepstakes. 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.
8. **How to Enter:** There are two (2) methods of entry. Eligible entrants may enter the Sweepstakes using one of the following methods.

**Primary Method of Entry:** An eligible Individual who uses their Logix Credit Card to complete a purchase transaction during the Sweepstakes Period receives one (1) automatic entry. Eligible individuals will receive one (1) entry per purchase transaction.

**Secondary Method of Entry:** All other eligible persons may enter 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: Payment Ops – 2022 Holiday Sweepstakes  
27918 Franklin Parkway  
Valencia, CA 91355

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 10/8/2022 for the prize drawing held on 10/14/2022. Mail-in entries must be received by 10/15/2022 for the second prize drawing held on 10/21/2022. Mail-in entries must be received by 10/22/2022 for the third prize drawing held on 10/28/2022. Mail-in entries must be received by 10/29/2022 for the fourth prize drawing held on 11/4/2022. Mail-in entries must be received by 11/5/2022 for the fifth prize drawing held on 11/11/2022. Mail-in entries must be received by 11/12/2022 for the sixth prize drawing held on 11/18/2022. Mail-in entries must be received by 11/19/2022 for the seventh prize drawing held on 11/25/2022. Mail-in entries must be received by 11/26/2022 for the eighth prize drawing held on 12/2/2022. Mail-in entries must be received by 12/3/2022 for the ninth prize drawing held on 12/9/2022. Mail-in entries must be received by 12/10/2022 for the tenth prize drawing held on 12/16/2022. Mail-in entries must be received by 12/17/2022 for the eleventh prize drawing held on 12/23/2022. Mail-in entries must be received by 12/24/2022 for the twelfth prize drawing held on 12/30/2022.

Eligible entrants who do not enter the Sweepstakes via the Primary method described above will receive a maximum of one (1) entry regardless of the number of 3" x 5" cards received. Proof of mailing does not constitute proof of delivery. Mass or mechanically reproduced entries will not be accepted. Logix is not responsible for incomplete, lost, stolen, misdirected, postage-due or illegible entries or entries received after the deadline. Once submitted, entries become the sole property of the Logix and will not be acknowledged or returned.

On-line entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. Logix 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. 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. 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 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 Internet portion of the Sweepstakes program 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 this 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 random first Prize drawing will be held on 10/14/2022 at 3 p.m. The random second Prize drawing will be held on 10/21/2022 at 3 p.m. The random third Prize drawing will be held on 10/28/2022 at 3 p.m. The random fourth Prize drawing will be held on 11/4/2022 at 3 p.m. The random fifth Prize drawing will be held on 11/11/2022 at 3 p.m. The random sixth Prize drawing will be held on 11/18/2022 at 3 p.m. The random seventh Prize drawing will be held on 11/25/2022 at 3 p.m. The random eighth Prize drawing will be held on 12/2/2022 at 3 p.m. The random ninth Prize drawing will be held on 12/9/2022 at 3 p.m. The random tenth Prize drawing will be held on 12/16/2022 at 3 p.m. The random eleventh Prize drawing will be held on 12/23/2022 at 3 p.m. The random twelfth Prize drawing will be held on 12/30/2022 at 3 p.m. at 27918 Franklin Pkwy., Valencia, CA 91355 (except when the prize drawing falls on a federal holiday. In that case, the prize drawing will be held on the next business day). All eligible entries received on or before 5:00 p.m. and six days before each prize drawing, qualify for the prize drawing. The winners need not be present and will be notified by phone, e-mail, and/or mail by 5pm on the next business day following the day of the drawing. The winner must reply to Logix in order to claim the prize. The prize will be deposited into the winner's Logix account. If the winner does not reply to Logix to claim the prize, the prize will be forfeited. Limit one (1) Prize per person/family/household for the entire Sweepstakes Period.

For a list of winners, mail a self-addressed, stamped envelope to:

Logix Federal Credit Union  
Attn: Payment Ops – 2022 Holiday Sweepstakes  
27918 Franklin Parkway  
Valencia, CA 91355

Prizewinner may 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 which may occur in connection with the Sweepstakes. Entrant agrees to hold the Credit Union 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. Prizes 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. The Credit Union 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 all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.
12. **Publicity Authorization:** A winner's acceptance of a prize constitutes permission for 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.