

Extreme Loan Makeover 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 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 52,000 entries, odds of winning are: 1:52000

One Grand Prize: (1) \$10,000 Cash Award Total Prize: \$10,000
4. **Sponsor:** Logix Federal Credit Union "Logix" is the sponsor of the Sweepstakes. Logix Federal Credit Union's business address is 2340 North Hollywood Way, Burbank, California, 91505.
5. **Sweepstakes Period:** Sweepstakes begins Monday, July 15, 2019 at 9:00 a.m. PDT and ends Monday, September 30, 2019 at 8:00 p.m. PDT. ("Sweepstakes Period").
6. **Eligibility:** To qualify for the Sweepstakes, members must be at least 18 years of age and be a member in good standing with Logix. By entering this Sweepstakes, members 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.
7. **Sweepstakes Entries:** One entry per person qualifies to enter the sweepstakes. To enter the sweepstakes:
 1. Submit a completed loan application to be automatically entered into the sweepstakes;
 2. Submit the official mailer entry form in person at a local Logix Branch; or mail the official entry form to the address below.

Alternative Entry: One mail-in entry will be accepted per person 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
"Extreme Loan Makeover Sweepstakes"
Attention: Marketing Department
P. O. Box 6759
Burbank, CA 91510

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 Monday, September 30, 2019 at 8:00 p.m. to be eligible for the 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.

8. **Prize Drawing:** The Prize drawing will be held at 10:00 a.m. on Tuesday, October 8, 2019. The drawing will be held at 2340 North Hollywood Way, Burbank, CA 91505. The winner need not be present and will be notified by phone and/or email by 3:00 p.m. PDT on Tuesday, October 8, 2019. If the winner does not contact Logix to claim the prize by 3:00 p.m. on Tuesday, October 22, 2019, the prize will be forfeited and an alternate winner will be selected. If necessary, the alternate winner will have until Tuesday, November 5, 2019 to claim the prize. The prize award will be deposited to your Logix account by Wednesday, November 6, 2019 once all proper prize documents are received from the winner. The winner's name will be available by writing to:

Logix Federal Credit Union
Attn: Extreme Loan Makeover Sweepstakes Winner
P O Box 6759
Burbank, CA 91510

9. **Liability/General Rules:** Logix is not responsible for any loss which may occur in connection with the Sweepstakes. Entrant agrees to hold the 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, 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.

10. **Tax Issues:** Logix will report the prize winnings to the appropriate state and federal agencies as required by applicable law. The winner is responsible for all tax consequences (if any) of the prizes.
11. **Publicity Authorization:** 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.
12. **ARBITRATION: NOTICE OF BINDING ARBITRATION AGREEMENT:** You and we 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 we agree that any dispute arising out of or connected with this Sweepstakes will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association (“AAA”) in accordance with its Commercial Dispute Resolution Procedures and Supplementary Procedures for Consumer-Related Disputes. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are entitled to a **FAIR HEARING**, BUT the arbitration procedures are **SIMPLER AND MORE LIMITED** THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW BY A COURT**. The place of arbitration shall be in the County in which you reside. FOR MORE DETAILS, check the American Arbitration Association’s website, www.adr.org, OR call the American Arbitration Association’s Customer Service telephone number at (800) 778-7879.
13. **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.