

**2017 USE IT & WIN IT SWEEPSTAKES
OFFICIAL RULES**

1. **NO PURCHASE, DEBIT CARD, OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
2. **ELIGIBILITY:** The *2017 Streator Onized Credit Union ("SOCU") USE IT & WIN IT Sweepstakes ("Sweepstakes")* is open only to legal residents of the fifty (50) United States and the District of Columbia who are 18 years of age or older as of December 1, 2017. Sweepstakes void where prohibited by law. SOCU, Visa Inc., Visa U.S.A. Inc., Visa International Service Association and their respective successors, affiliates, prize suppliers, advertising and promotion agencies, agents, representatives, officers, directors, shareholders, and employees, and each of their spouses, parents, children (regardless of where they live) and individuals living in the same household (collectively, "Releases") are ineligible to enter or win the Sweepstakes. The terms and conditions of the Sweepstakes are subject to Illinois law and all applicable federal, state, and local laws.
3. **TIMING/DESCRIPTION:** The Sweepstakes begins at 12:00:00 A.M., Central Time on December 1, 2017 and ends at 11:59:59 P.M., Central Time on December 31, 2017 ("Promotion Period"). One (1) Grand Prize of a \$250.00 credit to the winning cardholder's SOCU Visa debit card checking account will be awarded in a random drawing from eligible entries received and combined during the Promotion Period.
4. **TO ENTER:** There are three (2) ways to enter the Sweepstakes:
 - a. **Automatic Entry by Eligible Debit Card Purchase:** A SOCU Visa debit cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa debit card purchase made during the Promotion Period. An eligible purchase is one made with a SOCU Visa debit card that is not in default and which is processed through the Visa transaction-processing system during the Promotion Period. Purchases do not improve the chances of winning. If there is a dispute about who submitted a cardholder entry, the entry will be deemed to be submitted by the primary person to whom the card was issued. Account adjustment transactions/returns, non-U.S.-dollar purchases, Interlink®-processed transactions, purchases authorized by entering a PIN (personal identification number), payment of late fees or over-limit fees, or transactions conducted on health and benefit cards are excluded from automatic entry. Other restrictions may apply. Visa cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 P.M. Central Time on December 31, 2017 to be eligible.
 - b. **Entry by U.S. Mail Without Making a Purchase:** A cardholder may submit an entry by printing the cardholder's name, address, city, state, ZIP code, daytime/evening telephone numbers (including area code), and email address, and mailing it in an envelope with postage affixed to: 2017 USE IT & WIN IT Sweepstakes, 120 E. Northpoint Drive, Streator, IL 61364. Each mail-in entry will count as one (1) Sweepstakes entry. Mail-in entries must be received by 11:59:59 P.M. December 31, 2017 to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate, postmarked and stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, postage-due, or inaccurate entries are void. Entries become the property of SOCU and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at SOCU's sole discretion. Proof of mailing does not constitute proof of delivery.
5. **DETERMINATION OF WINNER:** Potential winners will be selected in a random drawing on or about January 6, 2018, from among all eligible automatic and mail-in entries received and combined. The random drawing will be conducted by SOCU; the Sweepstakes decisions are final and binding. SOCU will notify potential winners by overnight or U.S. Mail and/or telephone or email on or about January 6, 2018. Non-compliance with the Official Rules, Sponsor's inability to contact a potential winner within a reasonable time period, or prize or prize notification returned undeliverable will result in such potential winner's disqualification. In the event of disqualification, SOCU may select an alternate winner.

6. **ODDS:** Estimated odds of winning the Grand Prize are 1 in 30,200; however, the actual odds of winning depend upon the total number of eligible entries received.
7. **PRIZE DESCRIPTION:** One (1) Grand Prize of \$250.00 credit to SOCU Visa debit card checking account. The total approximate retail Value (“ARV”) of the Grand Prize is \$250.00. No substitutions, cash equivalents, or transfer of a prize is permitted except at the sole discretion of SOCU. All federal, state, and local taxes, and any other costs and expenses associated with prize acceptance are the sole responsibility of the winner. If the Grand Prize winner is at least 18 years of age but still is considered a minor in his/her state of residence, the prize may be awarded to his/her parent or legal guardian, who will be responsible for fulfilling all requirements imposed on the winner as set forth herein.
8. **CONDITIONS OF PARTICIPATION.** By entering, entrant agrees to be bound by the Official Rules, including all eligibility requirements and decisions of SOCU, which are final and binding. By accepting a prize, each winner consents to the use of his/her name, image, likeness, photograph, voice and biographical material for advertising, publicity and promotional purposes by SOCU, in any and in all media, including but not limited to any online announcements worldwide in perpetuity, without additional compensation, notification or permission except where prohibited by law. Entrants release and hold harmless Releases 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 Sweepstakes or from the acceptance, possession or use or misuse of a prize. 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 or damage to property and claims of third parties. Entrants agree that Releases have not made nor are 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, relating to the Sweepstakes.
9. **GENERAL:** SOCU will collect information from the entrants solely for the purpose of the prize drawing and to notify the winner. SOCU will not share this information with any third party, except as necessary for the administration of the Sweepstakes or winner notification as applicable, nor attempt to contact an entrant, unless entrant has agreed to receive further information on SOCU’s products and promotions. SOCU is not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries or transactions or any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Sweepstakes, including, without limitation, any error or problem that may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prize, or in any Sweepstakes-related materials. Entry materials that have been tampered with or altered are void. SOCU reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice, if in its opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, 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 Sweepstakes. If cancelled, SOCU may void any entries it suspects are at issue and, at its discretion, if terminated, award the prizes 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 Sweepstakes may be in violation of criminal and civil laws and, should such an attempt be made, SOCU reserves the right to seek damages and other remedies (including attorney’s fees) from any such person to the fullest extent permitted by law, including criminal prosecution.** SOCU’s failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. SOCU reserves the right to disqualify entrants who violate these Official Rules or interfere with this Sweepstakes in any manner. If an entrant is disqualified, Sponsor reserves the right to terminate that entrant’s eligibility to participate in the Sweepstakes.
10. **DISPUTES:** Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and SOCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Illinois without

giving effect to any choice of law or conflict of law rules (whether of the State of Illinois or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Illinois. Jurisdiction and venue shall be solely within the State of Illinois.

11. **WINNER LIST:** To obtain the name of the winner, available after January 6, 2018, mail a self-addressed stamped envelope by January 31, 2018, to: 2017 USE IT & WIN IT Sweepstakes, 120 E. Northpoint Drive, Streator, IL 61364.
12. **SPONSOR & ADMINISTRATOR:** The Sponsor and the Administrator of this Sweepstakes is SOCU, 120 E. Northpoint Drive, Streator, IL 61364.

CONSUMER DISCLOSURE: NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. No entrant has yet won. **One (1) Grand Prize:** \$250.00 to be awarded in the form of a credit to SOCU Visa debit card checking account. **Total Approximate Retail Value ("ARV") of the Grand Prize is \$250.00.**

Estimated odds of winning the Grand Prize are **1 in 30,200**; however, the actual odds of winning the prize depend upon the total number of eligible entries received. Automatic entries must be received by 11:59:59 P.M., Central Time on 12/31/17, in order to be eligible. Mail-in entries must be received by 11:59:59 P.M., Central Time on 12/31/17, in order to be eligible. Sweepstakes begins at 12:00:00 A.M. Central Time on 12/01/17 and ends at 11:59:59 p.m. Central Time on 12/31/17. See Official Rules above for complete details, including prize restrictions. The Sweepstakes are sponsored by SOCU.