

## CEFCU® Youth Month Coloring & Writing Contest Official Rules

**Each Entry has an Equal Chance of Winning. No Purchase Necessary to Enter or Win. A Purchase Will Not Improve Your Chance of Winning.** From all eligible entries received in accordance with these Official Rules, winners will receive one of the following prizes: First Prize: (1) \$250 CEFCU Gift Mastercard®, Second Prize: (1) \$100 CEFCU Gift Mastercard, Third Prize: (1) \$50 CEFCU Gift Mastercard. All federal, state, and local laws and regulations apply. The Contest is open to CEFCU Members who are 16 years of age or younger as of April 1, 2022. Employees, officers, and directors of CEFCU, CEFCU representatives or agents and their immediate families and persons with whom they are domiciled, its subsidiaries and affiliates, its advertising agencies, and its attorneys and consultants involved in the Contest, are not eligible to win. Void outside the 50 United States, in the District of Columbia, Florida, New York, and Rhode Island, and where prohibited, taxed, or restricted by law. Tax liability for the prize is the responsibility of the winner. The sponsor of the Contest is Citizens Equity First Credit Union (CEFCU), 5401 W. Dirksen Parkway, Peoria, IL 61607-1193.

**1. Promotional Period:** The CEFCU Youth Month Coloring & Writing Contest (the “Contest”) begins on April 1, 2022, and ends on May 14, 2022 (the “Promotional Period”).

**2. How to Enter:** There are two ways to enter during the Promotional Period. Entrants must submit either (1) a completed coloring sheet or (2) a 4–8 sentence response to a writing prompt. Either option must include a completed entry slip. Coloring sheets, writing prompt, and entry slip are available at [cefcu.com/youthmonth](http://cefcu.com/youthmonth), or at any CEFCU Member Center. Entries may be submitted in person to any Member Center representative, or by mail addressed to: CEFCU, P.O. Box 1715, Peoria, IL 61656-1715, ATTN: Youth Month Contest. Limit one entry per qualifying account.

**3. Eligibility:** The Contest is open to CEFCU members who are 16 years of age or younger as of April 1, 2022. Employees, officers, and directors of CEFCU, CEFCU representatives or agents and their immediate families and persons with whom they are domiciled, its subsidiaries and affiliates, its advertising agencies, and its attorneys and consultants involved in the Contest, are not eligible to win. Participation in the Contest constitutes an agreement by each entrant to these official rules. For entrants residing in California, participation in the Contest constitutes agreement by the entrant’s parent or guardian to these official rules. Void outside the 50 United States, in the District of Columbia, Florida, New York, and Rhode Island, and where prohibited, taxed, or restricted by law.

**4. Drawing:** Winners will be selected in a random drawing to be held after May 14, 2022, by CEFCU, whose decision is final, in Peoria, Illinois, from among valid entries.

**5. Conditions to Claim Prize and Notification of Winners:** The winners will be notified by phone or mail by May 21, 2022. The winners will be required to sign an Affidavit of Eligibility and Release of Liability form (“Affidavit, Consent, and Release”) provided by CEFCU as a condition of receiving the prize, which must be returned to CEFCU within five days of notification. In the event a prize winner fails to return the signed Affidavit, Consent, and Release to CEFCU within five days of notification, an alternate winner will be selected.

**6. Award of Prizes and Odds:** The odds of winning depend on the number of valid entries. From all eligible entries received in accordance with these Official Rules, winners, identified through a random drawing, will receive one of the following prizes: First Prize: (1) \$250 CEFCU Gift Mastercard, Second Prize: (1) \$100 CEFCU Gift Mastercard, Third Prize: (1) \$50 CEFCU Gift Mastercard. The prizes are non-assignable and non-transferable. Winners are solely responsible for reporting and payment of any tax on the prize awarded. As a prize winner, you waive the right to assert as a cost of winning any prize, any and all costs of verification or travel to redeem or claim said prize, and any liability which might arise from redeeming or seeking to redeem said prize.

**7. General Conditions:** No purchase is necessary. Only one entry per qualifying account. Entrant acknowledges and agrees that CEFCU cannot be held responsible for entries not otherwise in compliance with these Official Rules, and such entries will be disqualified. By entering the Contest, entrants fully and unconditionally agree to be bound by these Official Rules and the decisions of CEFCU, made in its sole discretion, which shall be final and binding in all respects. CEFCU reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of the Contest as solely determined by CEFCU. CEFCU reserves the right to suspend or terminate the Contest if it becomes corrupted for any reason. In such event the prize will be awarded from eligible entries received prior to the date of termination. CEFCU shall not be responsible for inadvertent, typographical, or printing errors in these Official Rules or in other materials relating to the Contest. CEFCU cannot be held responsible for any contestant's inability to successfully complete the online entry, whether due to server error or otherwise.

**8. General Release:** Entrant acknowledges and agrees that CEFCU, its affiliates and related service organizations and their respective officers, directors, employees, agents, attorneys, and consultants are not and shall not be responsible for any costs, injuries, losses, or damages of any kind arising from or in connection with incomplete, lost, late, misdirected, or illegible entries or for failure to receive entries due to any cause whatsoever and from all claims and liability relating to their participation in the Contest and the acceptance and/or use of the prize.

**9. Limitation of Liability:** By entering the Contest, entrant agrees that (i) any and all disputes, claims, and causes of action arising out of or in connection with the Contest, or any prize awarded, shall be resolved individually without resort to any form of class action, (ii) the entrant waives his or her right to a jury trial for such disputes, claims, and causes of action, (iii) any and all claims, judgments, or awards shall be limited to actual out-of-pocket costs incurred and associated with entering the Contest, but in no event will attorney's fees be awarded or recoverable; and (iv) each entrant knowingly and expressly waives all rights to claim or be awarded any other damages whatsoever whether punitive, incidental or consequential, other than out-of-pocket expenses, and/or any and all right to have damages multiplied or otherwise increased.

**10. Privacy:** All information submitted to CEFCU as part of the Contest will be treated in accordance with CEFCU's privacy policy available at [www.cefcu.com](http://www.cefcu.com).

**11. Publicity:** Except where prohibited by law, participation in the Contest constitutes winner's consent to CEFCU's use of winner's name, likeness, and city and county of residence for promotional purposes in any media without further payment or consideration.

**12. Construction:** These Official Rules, and all issues and questions concerning the construction, validity, interpretation, and enforceability of these Rules, or the rights and obligations of CEFCU or any entrant, shall be governed by and construed in accordance with the internal laws of the State of Illinois without giving effect to any conflict of law, rules, or provisions that would cause the application of any other state's laws. The invalidity or enforceability of any provision shall not affect the validity or enforceability of any other provision of these Rules. If any term or provision of these Rules is held invalid, the invalidity shall not affect the remaining terms and provisions. Each entrant irrevocably agrees that the state and federal courts located in Peoria, Illinois, shall have exclusive jurisdiction over any suit or other proceeding arising out of or based upon the Contest and these Official Rules.

**13. The Sponsor:** The sponsor of the Contest is CEFCU, 5401 W. Dirksen Parkway, Peoria, IL 61607-1193. If you have any questions regarding the Contest, contact Megan Wineland, Market Strategy and Promotions Manager, 5401 W. Dirksen Parkway, Peoria, IL 61607-1193.

**14. Additional Rules:** All entries will become the property of CEFCU, and none will be returned. The Contest is subject to all applicable federal, state, and local laws. Void where prohibited or restricted by law. CEFCU reserves the right to change or modify these rules while the Contest is in progress. Any changes or modifications will be noted for public attention.

**15. How to Obtain a Copy of These Rules.** Copies of these rules are available at any CEFCU Member Center or at [cefcu.com/youthmonth](http://cefcu.com/youthmonth).