



"\$5,000 Happy Place Sweepstakes" Official Rules

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN AND WILL NOT INCREASE YOUR CHANCES OF WINNING.

Promotion Period: \$5,000 Happy Place Sweepstakes ("Sweepstakes") begins April 1, 2021 and ends July 31, 2021. Entries received prior to or after the Promotion Period are not eligible for this Sweepstakes.

Eligibility: Entries are open to the general public. No purchase necessary. To qualify for the Sweepstakes, entrants must be a resident of the 50 United States (D.C.), Guam and Puerto Rico and be 18 years or older. Employees, board members and consultants of CommonWealth One and its subsidiaries, and their family members within the same household are not eligible to win.

Sponsor: CommonWealth One Federal Credit Union, PO Box 9997, Alexandria, VA 22304 (800) 424-3334 is the sole sponsor of the "\$5,000 Happy Place Sweepstakes". Sweepstakes subject to all applicable federal, state and local laws. Sweepstakes void where prohibited or restricted by law.

Entry: Individuals will receive an automatic entry into the Sweepstakes when they apply for a mortgage, home equity loan, home equity line of credit, or advance and existing home equity line of credit by \$10,000 or more by July 31, 2021. One entry per individual. Sweepstakes begins at 12:01am on April 1, 2021 and ends at 11:59pm on July 31, 2021.

Alternate Entry: Individuals may also enter the Sweepstakes by visiting <https://slkt.io/oA0n> or by hand printing the words "\$5,000 Happy Place Sweepstakes – CommonWealth One" and their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mailing it (1 entry per envelope, only 1 entry per individual) to: Marketing, PO Box 9997, Alexandria, VA 22304. Digital entries must be received by 11:59 p.m. (ET) July 31, 2021. Mail-in entries must be postmarked no later than July 31, 2021 and received by August 10, 2021. Proof of mailing does not constitute proof of delivery. CommonWealth One is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Mechanically reproduced entries will not be accepted.

Alternate entries are limited to one per person. Once submitted, all entries become the property of CommonWealth One and none will be returned.

Agreement to Official Rules: Participation in the Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of CommonWealth One, which are final and binding in all matters relating to this Sweepstakes.



Selection of Winner: Winner will be chosen by random selection the week of August 23, 2021, from all eligible entries received during the promotion period. There will be a total of one (1) winner for the \$5,000 Grand Prize.

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. Winner need not be present and will be notified by e-mail, mail or telephone within 5 business days of selection. If a winning individual does not affirmatively accept his or her prize in writing or via e-mail within 3 (three) business days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received. CommonWealth One will make its best reasonable effort to contact the winner.

Prize winner will be required to sign an affidavit of eligibility and liability/publicity release which must be returned within 3 (three) business days of notification. Winner agrees to permit CommonWealth One to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. CommonWealth One will make its best reasonable effort to contact all winners.

Prizes: One (1) prize of \$5,000.00 (Grand Prize) will be awarded and deposited to the winning members' savings account or will be paid as a cash equivalent within seven business days of receipt of required documentation. Prizes are non-transferable and no substitution of prizes is permitted without the permission of CommonWealth One, which reserves the right to substitute a prize with another prize of equal or greater value. CommonWealth One will report all prize winnings to the appropriate state and federal agencies as required by applicable law. All taxes, fees, surcharges or liabilities relating to a prize are the sole responsibility of the winner. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

Odds of Winning: The odds of winning depend upon the number of eligible entries received; i.e., if 1,000,000 entries are received the odds of winning are 1:1,000,000. However, actual odds of winning will depend upon the number of entries received. Final determination of winners will be made by a staff member of CommonWealth One, whose decision is final.

Rules and Winners List: For a list of sweepstakes rules or prize winners available by mail after September 30, 2021, send a self-addressed, stamped envelope to Happy Place Sweepstakes Winners, CommonWealth One Federal Credit Union, P.O. Box 9997, Alexandria, VA 22304.

GENERAL CONDITIONS:

- CommonWealth One reserves the right to add, delete or revise these Official Rules as necessary without notice. CommonWealth One is not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless CommonWealth One, their subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability for any



injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. Commonwealth One and each of its officers, directors, employees, customers 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 the prize awarded or participation in this Sweepstakes.

- Commonwealth One is not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry from being made or received during the promotional period. Commonwealth One are 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. Commonwealth One reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. Commonwealth One reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.
- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant, Commonwealth One in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Virginia, USA, without regard to choice of law rules.

Arbitration: Notice Of Binding Arbitration Agreement: You and we agree to attempt to informally settle any disputes arising out of or connected with this Contest or any prizes awarded. If that cannot be done, you and we agree that any dispute arising out of or connected with this Contest will be resolved by BINDING ARBITRATION administered by the American Arbitration Association 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.