

Kinecta Federal Credit Union
Kinecta “Home Equity Line of Credit Draw” Sweepstakes 2015

NO PURCHASE NECESSARY TO ENTER OR WIN. EACH SWEEPSTAKES ENTRY WILL HAVE EQUAL CHANCE OF WINNING.

1. The Kinecta “Home Equity Line of Credit Draw” Sweepstakes (“Sweepstakes”) begins at 9:00am (PST) June 1, 2015 and ends 11:59 pm (PST) July 31, 2015 (“Sweepstakes Period”). To Enter Automatically: Participants will receive one automatic entry into the sweepstakes if they take an advance of \$300 or more from their Kinecta Home Equity Line of Credit (HELOC) during the sweepstakes period. Qualifying participants will receive a maximum of one (1) sweepstakes entry during the Sweepstakes period. To enter without purchase or obligation: Hand print your name, street address, city, state, ZIP, day and evening phone numbers, account number (if applicable), email, and the words Kinecta “Home Equity Line of Credit Draw” Sweepstakes on a 3” X 5” card and mail it in an envelope to: Kinecta Federal Credit Union, Attn: Marketing-67, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266 (one entry per person, all entries must be individually handwritten and mailed separately). If an entry form is drawn but found to be incomplete or the writing illegible, that entry form will be disqualified. Entries become the property of the Credit Union and will not be returned. Making a purchase will not improve an individual’s chances of winning.

2. Sweepstakes Drawings: Five (5) randomly selected drawings will be held following the Sweepstakes Period on August 15, 2015. The winner of the drawing will be announced following the drawing period on or around August 15, 2015. Handwritten entries must be received at the Credit Union by July 31, 2015 at midnight PST to be eligible for the drawing. The winner will be notified by phone, email (if applicable) and by mail.

3. Prize: The prize for each winner will consist of two (2) \$250.00 Kinecta gift cards, with a total value of \$500.00. The winner will be notified by phone and /or email. Odds of winning are approximately 1 in 500 for the prize drawings, however actual odds of winning depend on the number of eligible entries received. Winner cannot substitute, assign, or transfer the prize, except at the sole discretion of the Credit Union. The winner will have 10 business days to respond to Kinecta in order to claim their prize. In the event that a winner does not respond to the contact attempts from Kinecta within 10 business days of first attempt, the winner will forfeit their right to the prize and a replacement winner will be randomly selected from the qualified entries.

4. Employees of Kinecta and its affiliated companies, officials, volunteers, and members of their immediate families and those living in the same household of each are not eligible.

5. To qualify for the Sweepstakes, entrant must be a legal resident of the 50 United States and D.C. and eighteen (18) years of age or older as of June 1, 2015. By entering into the Sweepstakes, entrants agree to abide by and be bound by these Official Rules and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members, and representatives and agents harmless from any liability arising from participation, or the acceptance, receipt, possession, or misuse of the prize. The Credit Union 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. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the sweepstakes and prize redemption. Sweepstakes void where prohibited by law. Kinecta reserves the right, at its sole discretion, to cancel, terminate or modify the sweepstakes if it cannot be operated, conducted or completed as planned, for any reason.

6. The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all other associated costs in connection with the prize, including tax consequences (if any). Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.

7. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the 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.

8. Except where prohibited by law, as a condition of participating in this Sweepstakes, Entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association and shall be held at the AAA office located in Los Angeles, California; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased. Sponsor: Kinecta Federal Credit Union is the sponsor of this Sweepstakes and is headquartered at 1440 Rosecrans Avenue, Manhattan Beach, CA 90266

9. **WINNER'S LIST:** For the names of the Sweepstakes winner(s), please email social@kinecta.org within thirty (30) days following the conclusion of the Sweepstakes.