

Alabama ONE Credit Union  
“Credit Card Challenge” Sweepstakes

OFFICIAL SWEEPSTAKES RULES

1. No purchase necessary to enter or to win. A purchase will not increase your odds of winning. All federal, state, local and municipal laws and regulations apply. Void where prohibited.
2. Eligibility. Subject to the additional restrictions below, the Alabama ONE Credit Union “Credit Card Challenge” Sweepstakes (the “Sweepstakes”) is open to U.S. residents (excluding Puerto Rico, Guam, and all other U.S. territories and possessions), 18 years of age or older on the date of entry, as shown on a valid driver's license or other means of identification issued by a U.S. federal or state agency, public or private school indicating the individuals residential address. Employees of Alabama ONE Credit Union are not eligible to enter or to win.
3. Sponsor. The Giveaways are sponsored by Alabama ONE Credit Union at 1215 Veterans Memorial Parkway Tuscaloosa, AL 35404, unless stated otherwise.
4. How to enter. The Sweepstakes will begin at 8:00 a.m. CST on February 1, 2023 and end at 11:59 p.m. CST on March 31, 2023 (the “Sweepstakes Period”). All entries must consist of being issued a new credit card account, activating a credit card, or receiving a credit card limit increase OR No purchase necessary completed form received by the Credit Union prior to April 1, 2023.

Mail-In Entry: Enter by mailing a completed entry form to the following:

Alabama ONE Credit Union  
Attention: Credit Card Challenge Giveaway/Marketing  
1215 Veterans Memorial Parkway  
Tuscaloosa, AL 35404

Alabama ONE Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries by March 31, 2023 due to transmission failures or technical failures of any kind. All entries become property of Alabama ONE and none will be returned. Any questions regarding the number of entries submitted or the owner of an email account shall be determined by Alabama ONE in its sole discretion, and Alabama ONE reserves the right to disqualify any entries by persons determined to be tampering with or abusing any aspect of the Sweepstakes.

5. Prizes and Odds. One (1) monthly drawing for members who are issued a new credit card account, activate a credit card, or receive a credit limit increase, by 11:59PM CST on the last day of each month during the promotion dates and times mentioned in section 4, will receive \$500 gift card. Limited to one (1) prize per participating member. Odds of winning depend on the number of eligible entries received.

6. Winner Notification and Acceptance. Monthly drawing(s) will consist of completed new credit card account, activation of a credit card, or receiving a credit card limit increase by the last day of each month at 11:59PM CST during the promotion dates and times mentioned in section 4 OR No purchase necessary completed form. Drawings will be conducted monthly on the following Friday of the end of the month. The Sweepstakes winner(s) will be notified during the week following the drawing, with the last prize drawing on or about April 7, 2023.

An Alabama ONE Credit Union employee will call the Prize Winner(s) and will be called up to three (3) times during regular business hours at number provided on entry form and will leave no messages. Failure to reach winner during these calls may result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner drawn. Winners may be required to visit the Alabama ONE Credit Union, located at 1215 Veterans Memorial Parkway Tuscaloosa, AL 35404, in person, during regular business hours or nearest Alabama ONE Credit Union to winner(s) and take a photo (photo is not necessary for winning and may be declined). Failure of any Winner to timely acknowledge Alabama ONE Credit Union's terms or conditions of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and Alabama ONE Credit Union reserves the right to substitute prizes of equal or greater value. A 1099-MISC will be issued if required and winner(s) must provide sufficient personal information to the Credit Union for the 1099-MISC to accept the prize. Winners are solely responsible for reporting and payment of any taxes on prizes. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of Alabama ONE Credit Union.

7. Participation. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sweepstakes. Alabama ONE Credit Union reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this Giveaway as solely determined by Alabama ONE Credit Union. In the event the Giveaway is compromised by a virus, non-authorized human intervention, tampering or other causes beyond the reasonable control of Alabama ONE Credit Union which corrupts or impairs the administration, security, fairness or proper operation of the Giveaway, Alabama ONE Credit Union reserves the right in its sole discretion to suspend, modify or terminate the Giveaway. Should the Giveaway be terminated prior to the stated expiration date, Alabama ONE Credit Union reserves the right to award prizes based on the entries received before the termination date. By entering, each entrant (and if the entrant is under 18 years of age, the entrant's parent or legal guardian) agrees: (i) to be bound by these Official Rules, the decisions of Sponsor (which shall be final and binding in all respects) and Sponsor's Privacy Statement (ii) to release and hold harmless Sponsor, its affiliated companies from

and of any and all liability for any injuries, losses or damages of any kind arising from their participation in the Sweepstakes and/or the acceptance, possession, use or misuse of the Prize; and (iii) Except where prohibited by law, acceptance of a Prize shall constitute and signify the Prize winner's (consent that Sponsor may use the winner's name, likeness, image, voice, photographs and written statements made by the Prize winner about the Sweepstakes, the Prize and about Sponsor for promotional purposes in all forms of media, in perpetuity, without payment or consideration.

8. In no event will Alabama ONE Credit Union be responsible or liable for any damages or losses of any kind, including without limitation direct, indirect, incidental, consequential, or punitive damages, arising out of any access to and/or use of the Sweepstakes Site, the downloading from and/or printing material downloaded from the Sweepstakes Site, the removal from the Sweepstakes Site of, or discontinuation of access to, any materials, or the acceptance, possession, use, or misuse of, or any harm resulting from the acceptance, possession, use or misuse of, or participation in, any prize awarded in connection with the Sweepstakes. Without limiting the foregoing, the Sweepstakes, all Prizes, and all materials provided on or through the Sweepstakes Site are provided "as is" without warranty of any kind, either express or implied, including without limitation the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.
9. Winner's Name. To obtain the name of the winner(s), send a self-addressed, stamped envelope to: Alabama ONE Credit Union Attn: Credit Card Challenge/Marketing 1215 Veterans Memorial Parkway Tuscaloosa, AL 35404.