

**Mountain America Credit Union
2023 Debt Rescue Vacation Contest
Official Rules**

No purchase necessary to enter or win. Some restrictions apply. Void where prohibited. The Mountain America Credit Union 2023 Debt Rescue Vacation Contest runs from 12:01 a.m. Mountain Daylight Time (MDT) on June 1, 2023, until 11:59 p.m. Mountain Daylight Time (MDT) on June 30, 2023 (the "Contest Period"). Mountain America loan application, scheduled appointment and SMS opt-in must be done by 11:59 p.m. on June 30, 2023, for additional entries. The Mountain America fund a new loan must be completed by July 10, 2023. The winner will be notified mid-July. Contest is sponsored by Mountain America Federal Credit Union ("Mountain America Credit Union"). To receive a hard copy of the rules, please send a self-addressed, stamped envelope to: Mobile Contest, c/o Mountain America Credit Union, P.O. Box 2331, Sandy, UT 84091. Vermont residents may exclude return postage for Official Rules.

Eligibility. The Contest is open to legal residents of the United States (other than the state of California and recognized territories) or the District of Columbia who are over eighteen (18) years of age as of the beginning of the Contest. Employees or agents of Mountain America Credit Union, and its subsidiaries, affiliated entities, or entity associated with the sponsorship or administration of the Contest (collectively, the "Sponsor"), as well as members of the same household of any such employee or agent, are not eligible to participate. The phrase "members of the same household" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as in-laws or by current or past marriages, remarriages, adoption, co-habitation, or other family extension, and any other persons residing at the same household, whether or not related. Citizens or residents of California are not eligible. There can be no more than one (1) winner of Mountain America Credit Union sponsored contests per household per calendar year. The Contest is void where prohibited by law.

How to enter. Entrants must do the following: 1. Contest application/enrollment: Each participant may earn one (1) entry/chance to win by completing the entry form; Participants will earn: 2. Ten (10) additional entries for scheduling a debt rescue appointment. Appointments must be scheduled by June 30, 2023; 3. Five (5) additional entries for applying for a loan with Mountain America. Loan applications are valid on auto and home equity loans only. Applications must be completed by June 30, 2023; 4. One (1) additional entry per \$1,000 funded on a new auto or home equity loan with Mountain America. Loans must be funded by July 10, 2023; 5. One (1) additional entry for opting in to SMS messages from Mountain America.

Prizes and odds. One (1) grand prize winner will be selected at random to receive a \$5,000 Get Away Today® vacation package. Actual odds of winning vary depending on the number of entrants and/or entries. Each entrant may only win one (1) prize.

Notification. Winners will be notified by email (or telephone, where applicable) and winners may be required to sign an Affidavit of Eligibility and Liability Release, as well as a Publicity Release. In the event of noncompliance of these Official Rules, or if the prize is unclaimed or returned as undeliverable, the prize will be forfeited and awarded to an alternate winner determined by the Sponsor. By accepting any prize, the winner consents to the use of his or her name, likeness, and any other information of any and all advertising/publicity purposes without further consideration, except where prohibited by law, and without any additional compensation. The winner expressly waives the right to review any and all advertising bearing his or her name, photograph, likeness, and titles prior to their use.

LIMITATION OF LIABILITY AND RELEASE. SPONSOR ASSUMES NO RESPONSIBILITY FOR TECHNICAL FAILURES OF ANY KIND, OR FOR ENTRIES THAT ARE STOLEN, MISDIRECTED, INCOMPLETE, DELAYED BY COMPUTER TRANSMISSIONS, LOST, LATE, ILLEGIBLE, OR MUTILATED. SPONSOR IS ALSO NOT RESPONSIBLE FOR ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY WEBSITE USERS OR BY ANY OF THE EQUIPMENT OR

PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE CONTEST OR BY ANY TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE PROCESSING OF SUBMISSIONS IN THE CONTEST. SPONSOR RESERVES THE RIGHT AT ITS SOLE DISCRETION TO CANCEL, TERMINATE, MODIFY, OR SUSPEND THE CONTEST OR ANY PARTICIPANT'S ENTRY. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR MAY DISQUALIFY ANY PARTICIPANT IF, IN SPONSOR'S SOLE DISCRETION, SPONSOR DETERMINES THE PARTICIPANT IS IN VIOLATION OF ANY RULE AND PARTICIPANT WAIVES ALL RIGHTS RELATED TO THIS DETERMINATION. SHOULD SPONSOR CHOOSE NOT TO ENFORCE ANY TERM OF THESE OFFICIAL RULES, IT SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

Governing law and disputes. All participants agree to abide by these Official Rules and by the decisions of the Sponsor. This Contest is governed by the laws of the State of Utah. All federal, state, and local laws and regulations apply. Sponsor reserves the right to terminate or modify the Contest in its sole discretion. Except where prohibited, all participants agree that: 1. Any and all disputes, claims, and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Utah; 2. Any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event, attorneys' fees; and 3. Under no circumstances will participants be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and in accordance with, the laws of the State of Utah without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Utah.

Miscellaneous. Contest prizes are nontransferable, and prizes may not be substituted for or redeemed for cash, except upon the Sponsor's sole discretion. All decisions of Sponsor with respect to the contest are final. Payment of any and all federal, state, and local taxes is the sole responsibility of the prize winner(s).

Right to cancel or modify the contest. At Mountain America Credit Union's discretion, it reserves the right to cancel or modify the Contest if fraud or technical problems bring into question the integrity of the Contest.

Sponsor. Mountain America Federal Credit Union