

Master Official Rules –Global Federal Credit Union Promotions, Sweepstakes, and Giveaways

The following rules shall apply to Global Federal Credit Union (Global) promotions, sweepstakes, and giveaways (each a “Promotion”), except where Official Rules for a particular named Promotion are posted on Global’s website. Additional rules specific to each Promotion governed by these rules shall be described in separate addenda hereto (each a “Promotion Addendum”), each of which shall be incorporated by reference herein and form a part of these rules with respect to the Promotion described in the particular Promotion Addendum. If there is a conflict between these rules and the rules described in a Promotion Addendum, the Promotion Addendum shall control. Capitalized terms not defined herein shall have the meaning attributed to them in the particular Promotion Addendum.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

Sponsor. The Promotion is sponsored and administered by Global Federal Credit Union, 4000 Credit Union Drive, Anchorage, Alaska 99503 (“Sponsor”).

Eligibility. The Promotion is open to legal residents of the United States, the District of Columbia, and Guam (excluding Florida, New York and Rhode Island), who are 18 years of age or older at the time of entry (“Eligible Participants”). Notwithstanding the foregoing, officers, directors, and employees of Sponsor and of Sponsor’s subsidiaries, affiliates, and advertising and promotional agencies, and the immediate families and individuals living in the same households of such officers, directors, and employees, are ineligible to participate in the Promotion. Immediate family means spouse and parents, children and siblings, and their spouses. Sponsor reserves the right to verify the eligibility of winners. The Promotion is subject to all applicable federal, state, and local laws and regulations, and is void in Puerto Rico and where prohibited by law. Eligible Participants must have a valid email address, phone number, and physical mailing address to win.

To Enter. See the applicable Promotion Addendum. Upon entry, Eligible Participants are entered in the Promotion and become “Entrants”. Entrants agree to these Master Official Rules, to the rules in the applicable Promotion Addendum, and accept Sponsor’s decisions as final. Alaska time shall control for all purposes. Sponsor’s computer shall be the official clock of each Promotion.

Using an automated system to participate in the Promotion or attempting to subvert the Promotion entry process is prohibited and may result in disqualification. For Promotions conducted through Sponsor’s Facebook or Instagram account, Sponsor’s Twitter profile, or through any other Social Media Platform, use of multiple accounts to submit multiple entries is prohibited. The “authorized account holder” is the natural person assigned the email address by the Internet access provider, online service provider, or other organization responsible for assigning email addresses for the domain associated with the submitted email address. Sponsor reserves the right to require entrants to show proof of being the authorized account holder.

Promotional Period. See applicable Promotion Addendum.

Alternate Method of Entry: See applicable Promotional Addendum.

Selection of Winner(s). See applicable Promotional Addendum.

Notification of Winners: All winners are “Selected Entrants” until they have been verified. Selected Entrants will be notified by email, phone, or social media (for social media-based Promotions) and will be required to complete and sign a declaration or affidavit of eligibility, liability, and publicity release (“Documentation”), where legal, which must be received by Sponsor, within the time period indicated in

the Promotion Addendum. In the event a Selected Entrant is unwilling or unable to complete the Documentation or does not do so in the required time period, the selection will be voided and an alternate Selected Entrant will be drawn one time. If the alternate Selected Entrant is unwilling or unable to complete the Documentation or does not do so in the required time period, the alternate selection will be voided and the prize will be forfeited.

Prizes: See Promotional Addendum for prize(s), approximate retail value, and odds of winning. Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor's sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value. Any product or service provider associated with a prize other than Sponsor, or its affiliates is not a sponsor of or in any way affiliated with this Promotion. All prizes are subject to additional terms and conditions imposed by issuer. No credit or cash will be given for unused portion of any gift card. Prizes will not be replaced if lost or stolen. In no event will the prize values exceed the stated values.

ALL PRIZES ARE AWARDED AS IS AND WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. SOME JURISDICTIONS MAY NOT ALLOW (OR MAY LIMIT) DISCLAIMERS OF CERTAIN WARRANTIES, IN WHICH CASE THE FOREGOING DISCLAIMERS WILL BE ENFORCED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

Winners are not entitled to any surplus between the actual prize value and the prize listed. Winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description, including without limitation, transportation, telephone charges, gratuities, and taxes.

Publicity Release and License. Completion of the Documentation and acceptance of the prize constitutes winner's permission (except where prohibited by law) to Sponsor, its successors, assigns, and affiliates, to use the winner's name, hometown, and likeness for purposes of advertising, promotion, and publicity in any media without additional compensation, and each winner releases Sponsor from any liability with respect to such use.

To the extent a winner submits any photo or other media as part of his/her entry, winner warrants that such photo or other media do not infringe upon third party intellectual property rights, and winner acknowledges and agrees that, by participating in this Promotion and/or accepting a prize, s/he irrevocably grants Sponsor, its successors, assigns, and affiliates, an exclusive, royalty-free, worldwide, perpetual, irrevocable, and fully sub-licensable right to store, use, reproduce, distribute, modify, adapt, display, sell, create derivative work(s), license and sub-license to third parties such photo or other media for any and all commercial purposes, in all media now or hereafter known, at any time throughout the universe for the complete term of the copyright, including any extensions thereof. Nothing contained herein obligates Sponsor to exercise any of the rights, licenses or privileges granted by this license.

Release and Limitation of Liability: By participating in the Promotion, Entrants and winners agree to release and hold harmless Sponsor, Sponsor's subsidiaries and affiliates, and all of their employees, officers, directors, agents and representatives, the owner of any Social Media Platform on which the Promotion is advertised or conducted, and prize suppliers (the "Released Parties"), from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the Promotion, or possession, acceptance and/or use or misuse of any prize or participation in any Promotion-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. The Released Parties have no liability and no responsibility for any expense, omissions, delays, re-routing or acts of any government or authority, or lost, stolen, late, misdirected, garbled, digitally delayed, damaged, incomplete, or illegible entries, or postage due entries. In no event shall the Released Parties be liable for any indirect, punitive, incidental, special or consequential

damages arising out of, or in any way connected with, the Promotion, whether based on contract, tort, strict liability or otherwise, even if advised of the possibility of damages. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE FOREGOING LIMITATION MAY NOT APPLY TO ALL ENTRANTS. Entrants who do not comply with these Master Official Rules, the rules in an applicable Promotion Addendum, or who attempt to interfere with the Promotion in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Promotion-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. Sponsor reserves the right to cancel or modify the Promotion if fraud or technical failure compromises the integrity of the Promotion as determined by Sponsor in its sole discretion. In the event the Promotion must be suspended for any reason prior to the close of the Promotional Period, Sponsor reserves the right to draw the winners from among the entries received prior to the suspension.

Personal Data & Privacy: Sponsor may use data about Entrants obtained from the Promotion consistent with Sponsor's privacy policy, which is located here:

[https:// www.globalcu.org/siteassets/pdfs/privacy-notice.pdf?t=f.](https://www.globalcu.org/siteassets/pdfs/privacy-notice.pdf?t=f)

By entering the Promotion, Entrant agrees to such use of the personal data. WINNER ACKNOWLEDGES THAT HIS/HER PERSONAL IDENTIFYING INFORMATION MAY BE DISCLOSED TO THIRD PARTIES INCLUDING, WITHOUT LIMITATION, PLACING HIS/HER NAME ON A WINNERS' LIST. Sponsor makes commercially reasonable efforts to comply with CAN-SPAM and Entrants may subsequently opt out of receiving commercial email communications by following the instructions contained in the email.

Disputes: Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or related to this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by any court of competent jurisdiction located in the State of Alaska; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by Entrant, including costs associated with entering this Promotion but in no event attorneys' fees; and (iii) under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than as expressly allowed herein, and further waives any and all rights to have damages multiplied or otherwise increased. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE FOREGOING LIMITATION MAY NOT APPLY TO ALL ENTRANTS.

Choice of Law. All issues concerning the construction, validity, interpretation and enforceability of these Master Official Rules, or an applicable Promotion Addendum, or concerning the rights and obligations of the Entrant or Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Alaska, without regard to choice of law rules.

Winners List: For a list of prize winners, send a self-addressed, stamped envelope within ninety (90) days after the end of the Promotional Period to: Global Federal Credit Union Federal Credit Union, P.O. Box 196613, Anchorage, Alaska 99519, ATTN: Marketing / Promotions, and indicate the name of the Promotion.

SOCIAL MEDIA PLATFORMS. To the extent a Promotion is advertised or conducted on Facebook, Instagram, Twitter, and/or any other Social Media Platform, Entrant agrees and acknowledges as a condition of participation that the Promotion is in no way sponsored, endorsed, administered by, or associated with such Social Media Platform(s) or its/their owners. All questions regarding the Promotion must be directed to Sponsor, not to a Social Media Platform. Entrant further agrees as a condition of participating in the Promotion, that s/he releases the Social Media Platform(s) on which the Promotion is conducted, as well as its or their affiliated entities, and their owners, directors, officers, employees, contractors, agents, representatives, attorneys, and insurers from any and all liability arising out of or related to Entrant's participation in the Promotion or Entrant's acceptance and use of a prize.