

**Sea Air Federal Credit Union**  
**“Refer. Reward. Repeat.”**  
**2022 Quarterly Official Sweepstakes Rules**

A complete copy of these rules can also be obtained at the headquarters of Sea Air Federal Credit Union, 800 Seal Beach Blvd., Bldg. 12, Seal Beach, CA 90740 during normal business hours Monday through Friday or by sending a self-addressed, stamped envelope to “Refer. Reward. Repeat.” 2022 Quarterly Contest Rules, P.O. Box 2648, Seal Beach, CA 90740.

Sea Air Federal Credit Union will conduct the 2022 Quarterly “Refer. Reward. Repeat.” sweepstakes (the “Contest”) as described in these rules, and by participating, each participant agrees as follows:

**Contest Sponsor:** The “Contest Sponsor” is Sea Air Federal Credit Union.

**Entrant Eligibility:** Anyone age 18 or older may enter the Contest as described below. Employees, agents, representatives, or affiliates of Sea Air Federal Credit Union or any Sponsor and any immediate family members and household members of such individuals are not eligible to enter. The term “immediate family members” includes spouses, parents, siblings, grandparents, children, grandchildren and cohabiting significant others.

**Contest Dates:**

First quarter begins January 1, 2022 and ends March 31, 2022.

Second quarter begins April 1, 2022 and ends June 30, 2022.

Third quarter begins July 1, 2022 and ends September 30, 2022.

Fourth quarter begins October 1, 2022 and ends December 31, 2022.

**Prizes:** Winner will be awarded \$100 via random drawing. Prize must be accepted as is, with no substitutions. Winners are responsible for any costs associated with accepting the prize and all applicable taxes. An IRS Form 1099-MISC will be issued to the winner as required by federal law if the winner accumulates \$600 or more. Winning dollar amount to be deposited into the member’s Sea Air FCU regular savings account.

**How to Play: There are two ways to play:**

- 1: Refer a friend or family member for Sea Air FCU membership, when they join, you’ll be automatically entered into a random drawing for that quarter for a chance to win \$100.
- 2: Alternative entry: Mail a 3”x5” card setting forth the entrant’s name, address, phone number, email address and the phrase “Refer. Reward. Repeat.” to: Sea Air Federal Credit Union, Attn: Contests, P.O. Box 2648, Seal Beach, CA 90740: The card must be received on or before (March 31 for first quarter, June 30 for second quarter, September 30 for third quarter, and December 31, 2022 for fourth quarter). Entries received after these dates will not qualify for the random drawing. The Contest Sponsor will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged, or undeliverable entries, or any delay or failure to transmit, process, receive or consider entries.

**General Rules:** By entering the contest, the entrant agrees to follow the rules and decisions of the Contest Sponsor. The entrant also agrees to comply with all applicable state laws. The entrant understands that entry for the Prize drawing is pursuant to referring new members. The Contest Sponsor has the right to require proof of identity for a person to participate or claim a Prize in The Contest. The decisions of the Contest Sponsor in relation to The Contest will be final and binding. The Contest shall be governed by and construed in accordance with the laws of the state of California. The entrant waives any responsibility of the Contest Sponsor for all

claims for damages for death, personal injury, loss of property or property damage that may result of the entrant's entry into the Contest and/or the use of the Prize.

**Selection and Announcing the Winner:** The winner of The Contest will be drawn in a random drawing. There will be only one Prize winner per quarter. To claim the Prize, winners must go to a Sea Air FCU branch location and redeem in person or contact the credit union to confirm identification.

**Drawing/Odds:** On or about March 31, June 30, September 30, and December 31, 2022, potential prize winners will be selected in a random drawing from all eligible entries received by the Sponsor Representative. Odds of winning depend on the number of eligible entries received for the Sweepstakes. By entering the Sweepstakes, Entrants fully and unconditionally agree to be bound by these Official Rules and the decisions of the Sponsor and Sweepstakes Entities, which will be final and binding in all matters relating to the Sweepstakes.

To be eligible to receive a prize, all Entrants must have an address on file with the Sponsor or have provided an address when prompted at the time of entry. In the event that an Entrant has an incomplete address, the Entrant will be disqualified, and an alternate prize winner will be selected in a random drawing.

**Privacy/Use of Personal Information:** By participating in The Contest, each entrant (a) grants the Sponsor the right to use the entrant's name, likeness, mailing address, telephone number, and email address ("Personal Information") for the purpose of administering The Contest, including but not limited to contacting and announcing the Winners; (b) grants the Sponsor the right to use the entrant's name and likeness for publicity and promotional purposes relating to The Contest, in any and all media now known hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that the Sponsor may disclose the entrant's name and likeness to third-party agents and service providers of the Sponsor in connection with any of the activities listed in (a) and (b) above. The Sponsor will use the entrant's Personal Information only for intended purposes and protect the entrant's Personal Information in a manner that is consistent with the Sea Air Federal Credit Union Privacy Policy.

A winners list may be obtained after December 31, 2022, by sending a self-addressed stamped envelope to the following address: "Refer. Reward. Repeat." Contest Winners P.O. Box 2648, Seal Beach, CA 90740. Void where prohibited. All federal, state, and local regulations apply.