

Suncoast Credit Union Youth Month Contest
Official Rules
April 1, 2022

ELIGIBILITY:

Open only to legal residents of United States who are aged 17 years or younger as of April 30, 2022. No purchase or payment is necessary to enter or to win. Employees of Suncoast Credit Union ("Credit Union") and their respective subsidiaries, affiliated companies, and agents, and their immediate family members (defined as parent, spouse, child, sibling, or grandparent and each of their respective spouses) and/or those living in the same household of each are not eligible to enter.

TIMING:

Contest begins at 12:01 a.m. Eastern Standard Time ("EST") on April 1, 2022, and ends at 11:59 p.m. EST on April 30, 2022 (the "Contest Period").

HOW TO ENTER (Youth Saving Account, 12 YEARS OLD and under):

Each youth savings account holder aged 12 and under is automatically entered into the Contest when he or she (i) opens a new youth account during the "Contest Period", or (ii) makes a deposit into his or her youth savings Share account (existing account or new account) at any Credit Union branch location during the Contest Period. Limit one (1) entry per member. Each eligible entry, regardless of method of entry, will have an equal chance of winning. By participating, youth savings account members and their legal guardians agree to these Official Rules. Only youth saving account holders ages 12 and under are eligible for this category.

HOW TO ENTER (Youth Checking Account, 13-17 YEARS OLD):

Each youth checking account holder ages 13-17 is automatically entered into the Contest when he or she (i) opens a new youth savings Share or checking account during the Contest Period, (ii) makes a deposit into his or her youth savings Share or youth checking account (existing account or new account) at any Credit Union branch location during the Contest Period or (iii) attends a financial literacy presentation. Limit one (1) entry per member. Each eligible entry, regardless of method of entry, will have an equal chance of winning. By participating, youth savings account members and their legal guardians agree to these Official Rules. Only youth checking account holders ages 13-17 are eligible for this category.

TO ENTER BY MAIL

To enter via U.S. mail, hand print your name, street address, city, state, zip code, telephone number (with area code), and email address on a 3" x 5" postcard and mail to: Suncoast Credit Union, Youth Month Contest, P.O. Box 11904, Tampa, FL 33680. Mail-in entries will be included in the drawing. Limit one (1) entry per person by mail. Mail-in entries must be postmarked between April 1, 2022, and April 30, 2022, and be received by date of drawing. All mail-in entries must specify the age of the entrant as of April 30, 2022, and date of birth. Entrant must be 17 years of age or younger as of April 30, 2022. Mail-in entries will be assigned by Sponsor to either the Youth Savings Account, 12 years old and under category or the Youth Checking Account, 13-17 years old category based upon date of birth. All entries become Credit Union's property and will not be returned or acknowledged. Credit Union is not responsible for lost, late, damaged, misdirected, or postage due mail.

PRIZE:

A total of four (4) prizes will be awarded. Two (2) grand prizes of (1) \$500 Share Certificate ((60) month) will be awarded to two winners selected from all eligible entries. One (1) Xbox Series S - Fortnite & Rocket League Bundle (valued at \$299.99) will be awarded to a winner selected from all eligible Youth Savings Account entries (youth ages 12 and under). One (1) Microsoft Surface Laptop (valued at \$399) will be awarded to a winner selected from all eligible Youth Checking Account entries (youth aged 13-17). Odds of winning depend on total number of eligible entries received. Limit of one (1) prize per winner. Winner and his or her legal guardian will be solely responsible for any taxes and costs associated with the prize. In the case of a joint or custodial account, the prize will only be awarded to or in the name of the primary youth Share account holder (as determined by the Credit Union's records), provided the primary owner satisfies the eligibility criteria. No substitutions are permitted except if prize is unavailable, in which case a prize of equal or greater value will be awarded. Prize is not exchangeable for cash. Youth Share Certificate is subject to terms and conditions as stated in Suncoast Credit Union Share Certificate Rate Schedule. Prize is non-assignable or transferable,

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except to a surviving spouse or an estate. Winner is responsible for all applicable federal, state and local taxes. Any fees or other incidental expenses or destination charges on prize not specified herein are the sole responsibility of winner.

SELECTION:

On or about May 9, 2022, at 1:00 p.m. EST, winners will be selected in a random drawing from among all eligible entries. The drawing will be held at Suncoast Credit Union's administrative center, located at 6801 E. Hillsborough Ave., Tampa, FL 33610. Participants need not be present to win. Drawing will be conducted by a Credit Union employee. Decisions on all matters related to this contest shall be final and binding. All participants selected as potential winners must comply with all terms and conditions set forth in these Official Rules, and receipt of prize is contingent upon fulfilling all such requirements. Odds of winning depend on the total number of eligible entries received.

NOTIFICATION:

Winner will be notified by phone or email, and at the Credit Union's discretion, will be required to complete and return an Affidavit of Eligibility and Liability and, except where prohibited by law, a Publicity Release within 14 days of date specified on notification. Except where prohibited by law, Publicity Release must be signed by winner's legal guardian on behalf of winner. Failure to sign and return the Affidavit of Eligibility and Liability and, if applicable, Publicity Release within the specified timeframe will result in disqualification and an alternate winner will be selected by the selection committee. Prizes will be awarded within 30 days after receipt of affidavit or prize notification. If an affidavit or prize notification is returned as undeliverable, it will result in disqualification, and the corresponding prize will be awarded to an alternate winner selected by the selection committee. By accepting prize, winner unconditionally and irrevocably grants Credit Union exclusive permission and right to publish winner's name and photograph and allow all appropriate publicity.

RELEASE:

Participating entrants agree to these rules and the decisions of the selection committee and Credit Union, and release Credit Union and its affiliated companies, and all other businesses involved in this contest, as well as the employees, officers, directors and agents of each, from all claims and liability relating to their participation, acceptance and use of prize. Winners waive or assume all liability for any injury or damage caused or claimed to be caused, by participation in this contest or use or redemption of any prize. Credit Union is not responsible for any typographical or other error in the printing of the offer, administration of the contest or in the announcement of the prizes. Winners acknowledge that Credit Union and all other businesses concerned with this contest and their agents do not make, nor are in any manner are responsible for any warranty, representations, expressed or implied, in fact or in law, relative to the quality, conditions, fitness or merchantability of any aspect of prize except the prize shall be subject to any applicable manufacturer's standard warranty. By participating, you hereby release and hold harmless the Credit Union from any and all liability associated with this contest.

LAWS:

Contest is subject to all federal, state and local laws and regulations. Void where prohibited or restricted.

WINNER'S LIST:

A winner's list will be available no later than May 16, 2022, until May 31, 2022, at SUNCOASTCREDITUNION.COM or by sending a self-addressed stamped envelope to:

Suncoast Credit Union
Youth Month Contest Winner's List
P.O. Box 11904
Tampa, FL 33680.

SPONSOR:

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Suncoast Credit Union, 6801 E. Hillsborough Ave., Tampa, FL 33610.

USE OF ENTRANT AND WINNER INFORMATION:

The information that you provide in connection with the contest may be used by the Credit Union to send you information about its products and services. If you would like your information removed from the Credit Union's mailing list or if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union's mailings regarding this contest, write to Suncoast Credit Union, Marketing Department, P.O. Box 11904, Tampa, FL 33680. The Credit Union will process your request within 60 days.

DISQUALIFICATION

By entering the contest, you agree to comply with all of the terms and conditions mentioned herein. Noncompliance with any entry procedure may result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the contest is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of the Credit Union and its partners, subsidiaries, or affiliates which corrupts or impairs the administration, security, or fairness of the contest, the Credit Union reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the contest and select winner from the entries received up to the time of such termination or suspension.

SUBJECT TO CHANGE:

These Official Rules are subject to change at any time by the Credit Union in its sole discretion and without notice.

NO PURCHASE, ACCOUNT OPENING, ACCOUNT TRANSACTION, OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.