

OFFICIAL RULES

of the 2021

Cold Cash, Warm Hearts Sweepstakes

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING.

1. **No Purchase Necessary:**
 - 1.1. There is no purchase necessary to enter or win.
2. **Name of Sweepstakes:**
 - 2.1. The name of the Sweepstakes shall be the “Cold Cash, Warm Hearts Sweepstakes” (the “Sweepstakes”).
3. **Sweepstakes Period:**
 - 3.1. The Sweepstakes begins on November 8, 2021 at 12:00:01 a.m. Eastern Time (“ET”) and ends December 31, 2021 at 11:59:59 p.m. ET (the “Sweepstakes Period”).
4. **How to Enter:**
 - 4.1. Beginning on November 8, 2021 at 12:00:01 a.m. Eastern Time (“ET”) and ends December 31, 2021 at 11:59:59 p.m. ET (the “Sweepstakes Period”), enter by either of the following methods:
 - 4.2. **Method 1: Make Eligible Purchases with GPO Federal Credit Union Visa Debit Card or Visa Credit Cards.**
 - 4.2.1. Eligible Card (as defined below) purchases conducted by a member of GPO Federal Credit Union in good standing will automatically receive one (1) entry for a chance to win in the Sweepstakes for each posted purchase transaction made during the Sweepstakes Period with an Eligible Card. Posted transactions are those appearing on the official account statement for the Sweepstakes Period.
 - 4.2.2. “Eligible Cards” are GPO Federal Credit Union issued Visa debit cards and GPO Federal Credit Union Visa credit cards (“Visa”). Online purchases using an Eligible Card during the Sweepstakes Period will also receive one (1) entry for each posted transaction.
 - 4.2.3. All entries will be deemed to be earned by and for the primary account holder, regardless of whose name appears on the eligible card or who performs the transaction.
 - 4.2.4. The following transactions are not eligible for entries into the Sweepstakes: cash advances, ATM transactions, credit vouchers, pin-based (POS) transactions, balance transfers, credit insurance premiums, debt cancellation program fees and other non-purchase transactions, as well as account fees per GPO Federal Credit Union’s Schedule of Fees, service charges or interest charges of any kind.
 - 4.2.5. GPO Federal Credit Union does not assume liability for declined or blocked transactions, processing errors, mechanical/computer errors, merchant errors or any other error/issue that prevents or prevented a card transaction. GPO FCU Federal Credit Union does not assume liability for replacement card production and/or delivery time impacting entries, regardless of reason for card replacement.
 - 4.3. **Method 2: No Purchase Necessary – Enter by U.S. Mail.**

- 4.3.1. **Anyone eligible under these rules may enter without making a purchase in the following manner:** to enter the Sweepstakes by U.S. Mail, legibly print your name, physical address (if your mailing address includes a P.O. Box, you must provide both your physical street address and your P.O. Box), city, state, ZIP code, email address, day and evening telephone numbers (with area code), and the words “Cold Cash, Warm Hearts Sweepstakes” on a 3” x 5” card, and mail it in a stamped envelope to:

GPO FCU Federal Credit Union
Attn.: Cold Cash, Warm Hearts Sweepstakes,
4311 Middle Settlement Rd.
New Hartford, NY 13413.

- 4.3.2. You may enter for a chance to win during the Sweepstakes Period but all entries must be received by the end of the Sweepstakes Period, on or before December 31, 2021.
- 4.3.3. Entries received after December 31, 2021 will be void and GPO Federal Credit Union is not responsible for any delay caused by any third party, including, but not limited to, the United States Postal Service.
- 4.3.4. Mail-in Entries will be included in the drawing when the Mail-in Entry is received, with a final deadline for Mail-in Entries to be received, which is on or before December 31, 2021, the last day of the Sweepstakes Period.
- 4.3.5. Entries that are mechanically reproduced, copied illegible, incomplete, postage due, late or inaccurate are void.
- 4.3.6. Entries become the property of GPO Federal Credit Union FCU and will not be returned.
- 4.3.7. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at GPO Federal Credit Union’s sole discretion.
- 4.3.8. Proof of mailing does not constitute proof of delivery. Entries received after December 31, 2021 are ineligible.
- 4.3.9. GPO Federal Credit Union FCU assumes no liability for lost or late entries.

5. Eligibility:

- 5.1. The Sweepstakes is open to legal residents of the State of New York All entrants 18 years of age or older at the time of entry, who are also legal residents of the United States of America that live, work, attend school, or worship in the counties of Fulton, Hamilton, Herkimer, Madison, Montgomery, Oneida, or Otsego in the State of New York, or who are members of GPO Federal Credit Union and previously met the aforementioned eligibility criteria, and remain residents of the United States of America and members of GPO Federal Credit Union at the time of entry. By entering the Sweepstakes, you represent that you meet the foregoing eligibility criteria and GPO Federal Credit Union may rely upon such representation, and may, but is not obligated to, further validate the eligibility of winners and shall not be liable to anyone should an ineligible winner or winners be chosen.
- 5.2. The Sweepstakes is subject to all applicable federal, state, local laws, and regulations and is void where prohibited.
- 5.3. Sweepstakes excludes Health Savings (HSA), Business, Trust, Representative Payee, Custodial and other special accounts.

- 5.4. Employees and Board Members of GPO Federal Credit Union, its subsidiaries, affiliates, and advertising, promotion and service agencies, any company who processes transactions and maintains account information for GPO Federal Credit Union credit cards and debit cards issued in the U.S. and their immediate family members (spouse, parent, step-parent, child, step-child, sibling, step-sibling, grandparent, grandchild, or adoptive relation) are not eligible to participate.
6. **Prizes and Value:**
 - 6.1. Four (4) prizes will be drawn at random.
 - 6.2. Each of the four (4) prizes will be one (1) prize of in the amount of \$1,000.00.
 - 6.3. The total maximum combined value of all prizes in the Sweepstakes is \$4,000.00.
 - 6.4. Prizes will be awarded in the form of a \$1,000.00 cash deposit to the winner's share suffix 01 account, or if the winner is not a member of GPO Federal Credit Union, the prize will be awarded via a check made payable to the winner in the amount of the award, to be picked up in person by the winner at a mutually agreed upon time and GPO Federal Credit Union branch.
 - 6.5. GPO Federal Credit Union cannot provide tax or legal advice as to the potential impact of winning a prize.
 - 6.6. There is a limit of one prize per person.
7. **Drawings/Odds:**
 - 7.1. Random drawings will be conducted at the end of the Sweepstakes period, at a time convenient for GPO Federal Credit Union, and will include all eligible entries received from both methods of entry for the Sweepstakes period.
 - 7.2. The odds of winning a prize depend on the number of eligible entries received for each drawing.
 - 7.3. GPO Federal Credit Union's decisions shall be final and binding on all matters relating to the Sweepstakes drawings.
 - 7.4. There is a limit of one prize per person and should the same person be selected in a further drawing; they shall not receive a second prize and a new winner shall be drawn at random.
8. **Winner Notification and Prize Claims:**
 - 8.1. GPO Federal Credit Union anticipates that winners will be contacted either by phone, email, or mail after Monday, January 3 2022.
 - 8.2. Prize deposits and/or checks (see above) will be awarded by GPO Federal Credit Union on or about January 20, 2022.
 - 8.3. For winners that are GPO Federal Credit Union members, each winner's share suffix 01 account must remain open and in good standing at time of attempted deposit or the prize will be awarded via check at a mutually agreed upon time and GPO Federal Credit Union branch.
 - 8.4. Checks will not be reissued and the prizes shall be forfeited should the check expire before being picked up by a winner.
 - 8.5. Winners are subject to verification, including verification of age and eligibility. Winners will be required to verify their eligibility by completing, signing, and returning an Affidavit of Eligibility, Waiver of Liability, and Publicity Release within seven (7) calendar days of attempted phone, email or mail notification or prize may be forfeited and an alternate winner may be contacted, at the sole discretion of GPO Federal Credit Union. Affidavits will be emailed via DocuSign (or other means at the discretion of GPO Federal Credit Union) and should be completed electronically. If no email address is listed or

provided by the winner, affidavits will be sent via U.S. Mail and must be returned within the seven (7) calendar day time frame as noted previously.

- 8.6. GPO Federal Credit Union is not responsible for any change of mailing address, email address, and/or telephone number of entrants.
- 8.7. If a prize notification or prize is unclaimed or returned as undeliverable or if potential winner is found to be ineligible or not in compliance with these Official Rules, the prize will be forfeited and an alternate winner may be drawn, contacted, and awarded the prize, in the sole discretion of GPO Federal Credit Union.
- 8.8. Prizes may not be awarded if not properly claimed.
- 8.9. In accordance with applicable regulations, this prize is subject to reporting to the IRS. Winners will be issued an IRS Form 1099-MISC in January 2023 following receipt of prize.

9. Additional Terms:

- 9.1. Prizes are non-transferable and no substitution is permitted, except at the sole discretion of GPO Federal Credit Union.
- 9.2. Winners are solely responsible for any federal, state, and local taxes on the prizes.
- 9.3. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of the winner.
- 9.4. All entrants, by participating in the Sweepstakes, or by acceptance of prize(s), acknowledge compliance with these Official Rules and agree to release and hold GPO Federal Credit Union, their respective affiliates and subsidiaries, and each company's respective officers, directors, employees, independent contractors, representatives, and agents ("Releasees") harmless from all liability and against any claim or cause of action arising out of participation in the Sweepstakes or the receipt, redemption or use of a prize, including any injuries, death, damages of any kind sustained in connection with the use, acceptance, possession or awarding of any prize.
- 9.5. By participating in this Sweepstakes, you, your heirs, assigns, agents, and beneficiaries agree to be bound by the Official Rules and by the decisions of GPO Federal Credit Union, which are final and binding on all matters and by acceptance of a prize, and winners agree to the use of their names and/or likeness for advertising and publicity purposes by GPO Federal Credit Union and its agents in all media without compensation, except where prohibited by law.
- 9.6. GPO Federal Credit Union reserves the right to modify prize award procedures at its discretion.
- 9.7. GPO Federal Credit Union reserves the right to change terms or discontinue this sweepstakes at any time, with or without advance notice.

10. Limitation of Liability:

- 10.1. Releasees are not responsible for printing, typographical, human or other errors of any kind in any sweepstakes-related materials; or for applications that are illegible, lost, misdirected, or fail to enter into the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof.
- 10.2. If, for any reason, this Sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud,

actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, GPO Federal Credit Union reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Sweepstakes and award prizes from among all eligible non-suspect entries validly received prior to the action requiring such modification.

- 10.3. The Sweepstakes is offered only in the United States and is governed by the laws of the State of New York and each entrant consents to jurisdiction and venue in, and agrees that all claims and disputes must be resolved in the federal or state courts in the New York State Supreme Court, County of Oneida and/or the United States District Court for the Northern District of New York.
- 10.4. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation or guaranty, statutory, express or implied, related to this Sweepstakes.
- 10.5. If any provision these Official Rules is deemed illegal or unenforceable, the offending provision shall be deemed stricken from these Official Rules and the remaining Official Rules shall remain in full force and effect.

11. Winners List:

- 11.1. For the name(s) of the prize winner(s) visit www.gpofcu.com.
- 11.2. Winners will be posted on the forgoing website for a period of six (6) months following the drawing of the last winner. conclusion of the Sweepstakes.
- 11.3. Any person may obtain a copy of the winners list from GPO Federal Credit Union, free of charge, at:

GPO Federal Credit Union
Attn.: Cold Cash, Warm Hearts Sweepstakes
4311 Middle Settlement Rd.
New Hartford, NY 13413.

12. Sponsor:

- 12.1. GPO Federal Credit Union Federal Credit Union, 4311 Middle Settlement Rd. New Hartford, NY 13413.

13. Right to Cancel, Suspend, or Modify:

- 13.1. GPO Federal Credit Union shall have the right to cancel, suspend, modify, or otherwise alter the Sweepstakes at any time, without notice to anyone.

REV 11/5/21