

## Love My Home Sweepstakes (“Promotion”) Official Rules

**NO PURCHASE NECESSARY TO ENTER OR TO WIN. VOID WHERE PROHIBITED.**

**ELIGIBILITY:** The Promotion is open only to legal residents of the State of Arizona who are 18 years of age or older and own a residential property in Maricopa County, Gila County, or Pinal County at the time of entry. Employees, officers, and directors, including immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and members of the same household (whether or not related) of Desert Financial Federal Credit Union (“Sponsor”), and its respective parents, affiliated companies, subsidiaries, advertising and promotion agencies, and any and all other companies associated with the Promotion are not eligible to participate or win the Prize (defined below). The Promotion is subject to all applicable federal, state, territory, and local laws, rules and regulations. Void where prohibited or restricted by law, rule or regulation.

**HOW TO ENTER:** The Promotion begins at 12:01 A.M. Arizona time on April 2, 2018, and ends at 11:59 P.M. Arizona time on May 31, 2018 (“Entry Period”). You may enter the Promotion online only. No other method of entry will be accepted. To enter, go to <http://solutions.desertfinancial.com/LoveMyHome> and complete the entry form. Limit one entry per person/email address/household. By successfully submitting an entry form during the Entry Period, you will receive one entry in the Promotion. All information submitted by entrants is subject to, and will be treated in a manner consistent with the Desert Financial’s Terms of Use available at <https://www.desertfinancial.com/legal> and Privacy Policy accessible at <https://www.desertfinancial.com/privacy-policy>. Entrants must fully complete and submit all nonoptional data requested on the online entry form to be eligible. Incomplete and/or inaccurate entries are void. All entries must include a valid email address for the entrant. Entrants to the Promotion may be given the option to receive (a) telephone calls from Sponsor regarding home equity loans or lines of credit; (b) commercial emails from Sponsor and/or (c) mobile text messages and updates from Sponsor. Eligibility to participate in the Promotion is not dependent upon entrant’s consent to receive such calls, emails, and/or mobile text messages and updates, and consenting to receive such calls, emails, and/or mobile text messages and updates will not impact any entrant’s chances of winning. Standard messaging rates apply to mobile text messages and updates. Check with your mobile service provider for more information.

**RANDOM DRAWING:** The potential winner(s) of the Promotion will be selected by random drawing on or about June 4, 2018 from among all eligible entries received. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winner(s) will be declared the official winner(s) of the Promotion (each a “Winner”). The decisions of Sponsor are final and binding on all matters relating to this Promotion. Odds of winning depend on the total number of eligible entries received.

**NOTIFICATION:** The potential winner(s) will be notified at the email address, postal address, telephone number, email address, and/or social media account (in the sole discretion of Sponsor) provided at the time of entry (the “Prize Notification”). In the event that any potential winner does not respond to any such Prize Notification within 48 hours of the date of issuance of the Prize Notification or declines the Prize for any reason, the entry will be disqualified, the Prize will be forfeited and, at Sponsor’s sole discretion and time permitting, an alternate potential winner may be randomly selected from among all remaining eligible entries. The potential winner(s) may be required to submit his/her valid Social Security number and/or other identification to Sponsor, may be required to execute, have notarized, and return an Affidavit of Eligibility and Release of Liability and, unless prohibited by law, Publicity, within five days of the date of the Prize Notification. Failure to submit any identification required by Sponsor or to return the required documents within the specified time period, noncompliance with these Official Rules, or the return of the Prize (or any portion thereof) or Prize Notification as undeliverable may result in disqualification and Prize forfeiture and, at Sponsor’s sole discretion and time permitting, may cause an alternate potential winner to be randomly selected from among all remaining eligible entries.

**PRIZES:** Each Winner will receive one of the following five prizes (each a “Prize”):

- **Grand Prize**—One Winner will receive \$75,000.00 cash (ARV: \$75,000)
- **2nd Place Prize**—One Winner will receive \$10,000.00 cash (ARV: \$10,000.00)
- **3rd Place Prize**—Three Winners will each receive \$5,000.00 cash (ARV: \$5,000.00)

**PRIZE CONDITIONS:** All Prize details shall be determined in the sole and absolute discretion of Sponsor. Winner is fully responsible for any and all applicable federal, state, territory, and local taxes (including income and withholding taxes). All costs and expenses associated with Prize acceptance and use not specified herein as being provided including, but not limited to, lodging, transportation costs, meals, gratuities, and other expenses incurred by accepting the Prize are the sole responsibility of Winner. The Prize is nontransferable and nonassignable, with no cash redemptions

except at Sponsor's sole and absolute discretion. Sponsor reserves the right to substitute the Prize (or any portion thereof) with a prize of comparable or greater value at its sole and absolute discretion. Prizes may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever. Any such resale or commercial or promotional use may result in disqualification and Prize forfeiture. Sponsor reserves the right to deliver the Prizes in any manner it selects, including, but not limited to, the fact that the Prizes may be made available for pickup by the Winner(s) in Maricopa County, Arizona at a date, time, and location selected at the sole discretion of Sponsor. The exact date, time, and location of the delivery of the Prizes shall be determined in Sponsor's sole discretion.

**WAIVER OF LIABILITY/PUBLICITY RELEASE:** By participating in the Promotion and submitting an entry, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, the hosting social media site, and each of their respective parent companies, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, representatives and advertising and promotion agencies, and any and all other companies associated with the Promotion, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the receipt or use of the Prize (or any portion thereof) or any travel or activity related to the receipt or use of the Prize (or any portion thereof). By entering this Promotion, each entrant gives his/her express permission to be contacted by Sponsor by telephone, email, and/or postal mail for Promotion purposes. The Winners, by acceptance of the Prize, grant to Sponsor, and each of Sponsor's designees, the right to publicize the Winners' names, addresses (city and state/territory of residence), photographs, voices, statements and/or other likeness and prize information for advertising, promotional, trade, and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

**GENERAL CONDITIONS:** Released Parties are not responsible for: stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage due, or garbled entries, transmissions, email or mail; lost, interrupted, or unavailable network, cable, satellite, server, Internet Service Provider, wireless network, website, or other connections, including those through and/or by any website availability, accessibility, or miscommunications; failed computer, satellite, telephone, cable, or wireless transmissions or lines; technical failure, or jumbled, scrambled, delayed, or misdirected transmissions;

computer hardware or software malfunctions, failures, or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines, telephone systems, wireless towers, or cellular tower equipment; any error, omission, interruption, defect, or delay in wireless or other transmission, processing, or communication; nondelivery, misdirected, blocked, or delayed email or Facebook notifications; printing, typographical, or other errors appearing within these Official Rules, in any Promotion-related advertisements or other materials; or any other errors, problems, or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing, or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties that may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prize, the Prize Notification, or in any Promotion-related materials, or the cancellation or postponement of any event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person's computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Promotion or website or attempt to undermine the legitimate operation of the Promotion by cheating, deception, or other unfair playing practices, or intend to annoy, abuse, threaten, or harass any other entrant or any representative of Sponsor or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Promotion is unlawful and subject to legal action by Sponsor and/or any Released Parties. Sponsor has the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty, or representation of any kind concerning the Prize (or any portion thereof), and (b) disclaim any implied warranty. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in its sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt the administration, security, fairness, integrity, or proper operation of the Promotion (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner(s) and award the Prize by way of random drawing from among all eligible entries received up to the time of such cancellation. Sponsor also reserves the right, in its sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Promotion. Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential

winner based on an email address, the winning entry will be the Authorized Account Holder of the email address submitted at the time of entry provided he/she is eligible according to these Official Rules. The Authorized Account Holder is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the email address for the domain associated with the submitted email address. As a condition of entering this Promotion, each entrant agrees that (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Promotion, or any Prizes awarded (each, a "Claim"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in Maricopa County, Arizona before a single arbitrator appointed by the American Arbitration Association in accordance with its then-governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (ii) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of Arizona. All entry data provided via the online entry form is provided to Sponsor and not to the hosting social media site. This Promotion is in no way sponsored, endorsed or administered by, or associated with, the hosting social media site. Sponsor's trademarks, service marks and copyrights are proprietary. All rights reserved.

**WINNERS LIST:** For the Winners' names, mail a request with a self-addressed, stamped envelope, which must be received no later than six months following the last day of the Entry Period, to: Desert Financial Federal Credit Union, Attn: Love My Home Sweepstakes Winners List, 148 N. 48th St., Phoenix, AZ 85034.

**SPONSOR:** The Sponsor of this Promotion is Desert Financial Federal Credit Union, 148 N. 48th St., Phoenix, AZ 85034.