

**Paid4 Auto Loan Payoff Sweepstakes
Official Rules**

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

ELIGIBILITY: The Paid4 Promotion is open only to legal residents of Arizona who, at the time of entry, are (a) 18 years of age or older at the time of entry, and (b) an obligor on a loan that is secured by an automobile (“Auto Loan”). 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 9:00 AM Arizona time on July 1, 2019, and ends at 12:00 AM Arizona time on August 29, 2019 (“Entry Period”). Entrants may enter the Promotion online at <https://solutions.desertfinancial.com/paid4>. No other method of entry will be accepted. Limit one entry per person. Entrants must fully follow the directions and submit all information requested on the applicable contest entry form to be eligible. All information submitted by entrants is subject to, and will be treated in a manner consistent with Desert Financial’s Terms of Use available at <https://www.desertfinancial.com/legal> and Privacy Policy accessible at <https://www.desertfinancial.com/privacy-policy>. Incomplete and/or inaccurate entries are void. Entrants to the Promotion may be given the option to receive (a) commercial e-mails from Sponsor and/or (b) mobile text messages and updates from Sponsor and/or (c) phone calls from Sponsor. Eligibility to participate in the Promotion is not dependent upon entrant’s consent to receive such e-mails and/or mobile text messages and updates and consenting to receive such e-mails 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 winners of the Promotion will be selected by random drawing on or around September 6, 2019, from among all eligible entries. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winners will be declared the official winners of the Promotion (the “Winners”). The decisions of Sponsor are final and binding as to all matters relating to this Promotion. Odds of winning depend on the total number of eligible entries received.

NOTIFICATION: The potential winners will be notified via phone numbers (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 24 hours of the phone call, 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 winners may be required to submit their valid social security numbers and/or other identification showing name and address to Sponsor, and 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. Verification of eligibility will also require potential winners to provide proof of an outstanding Auto Loan balance at the time of entry. Failure to submit any information 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: Up to four Winners will be selected. Each Winner will receive a cash payment in an amount equal to the outstanding balance of the Winner’s Auto Loan as of the date of the drawing (or as near to the date of the drawing as Sponsor is able to confirm, in Sponsor’s sole and absolute discretion), up to a maximum payment of

twenty five thousand dollars (\$25,000.00). In no event will any Winner's Prize exceed \$25,000.00.

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 incurred by accepting the Prize are the sole responsibility of the Winner. The Prize is non-transferable and non-assignable, except at Sponsor's sole and absolute discretion. Eligibility, collection, application, and use of the Prize are subject to all applicable laws, regulations, and contractual terms and conditions, including the terms and conditions of any agreement governing the Auto Loan as well as any security agreement, note, or other instrument granting any lienholder a security interest in any automobile or other collateral. Application of the Prize toward satisfaction of the Auto Loan, as well as securing any conveyance of title or release of any lien, is the sole responsibility of Winner.

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 parents, 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 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, e-mail, 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' name, 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:

(a) *General Release of Liability and Indemnity.* Released Parties are not responsible for: late, incomplete, illegible, inaccurate, lost, misrouted, damaged, delayed, or undelivered entries, transmissions, e-mail or mail; any technical or communications failure; 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 relating to or in connection with the Promotion. Released Parties are also not responsible for any incorrect or inaccurate information associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person or property, including any computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Entrants agree to defend and indemnify Released Parties from and against any claim, damage, judgment, or any other loss arising out of Entrants' participation in the Promotion, including but not limited to any suit, claim, or damage arising out of Entrant driving to any location in connection with the Promotion.

(b) *Tampering or Abuse Prohibited.* Persons who tamper with or abuse any aspect of the Promotion or attempt to undermine the legitimate operation of the Promotion by cheating, deception, or other unfair 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.

(c) *Miscellaneous.* Released Parties make no warranty, guaranty, or representation of any kind concerning the Prize (or any portion thereof), and 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) for any reason. 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. 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.

WINNERS LIST: For the Winner's name, mail a request with a self-addressed stamped envelope, which must be received no later than six (6) months following the Entry Period, to: Desert Financial Federal Credit Union, 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.