

2021-22 Auto Loan Refinance Vacation Giveaway Official Rules

Contest period: December 1, 2021 – January 31, 2022.

Contest sponsor: Cyprus Credit Union, 3876 W Center View Way, West Jordan, Utah, 84084

Prizes: Eight (8) weekly prizes of: One (1) Get Away Today Vacation certificate valued at \$1,700.

Two (2) grand prizes of: One (1) Get Away Today Vacation certificate valued at \$2,800.

Odds: Odds of winning prizes depend on the number of entries received.

Entry: Automatic Entries: Two (2) entries into the contest drawing will be automatically made by Cyprus Credit Union for every \$1,000 in auto loans refinanced with Cyprus Credit Union. Applies only to loans from other institutions refinanced with Cyprus Credit Union during the contest period. Entries will be determined on total loan amount funded rounded up to the nearest \$1,000.

Without purchase or obligation through the mail: One (1) entry in the contest drawing for those who print their names, home addresses, and day and evening phone numbers on 3"x 5" cards and mail them to: *Cyprus Credit Union, Marketing Department, Attention: Vacation Giveaway, 3876 W Center View Way, West Jordan UT, 84084.* One (1) entry per stamped postcard mailed. Mail entries must be postmarked by January 31, 2022.

Selection of prize winners: Cyprus Credit Union will randomly select weekly campaign winners from all entries received by mail and automatic entry on every Monday beginning December 13, 2021 running through January 31, 2022. Cyprus Credit Union will randomly select campaign grand prize winners from all entries received by mail and automatic entry on Friday, February 4, 2022. Limit one weekly prize per winner. Weekly prize winners will also be eligible for grand prize. Winners will be contacted by telephone. Prizes can be picked up at the Cyprus branch of the winners choosing.

Eligibility: Entrants must be 18 years of age or older. Cyprus employees, volunteers, and immediate family members are not eligible. Campaign is void where prohibited or restricted by law and is subject to all federal, state, and local laws and regulations.

Additional drawing terms and conditions: Utah law governs this promotion. Non-Utah residents are eligible unless prohibited by state law. By participating, entrants agree to be bound by these official rules. Contest prizes are non-transferrable and may not be substituted or redeemed for cash. Cyprus Credit Union reserves the right to make changes to the official rules that are effective upon announcement. All decisions

of the sponsor with respect to the contest are final. Cyprus Credit Union is not responsible for injury or damage of any kind related to or resulting from participation in the drawing or use of prizes. By accepting prizes, winners agree to the sponsor's use of names and/or likenesses for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing. By participating, entrants agree to release, discharge, and hold harmless Cyprus Credit Union from any and all injuries, liability, losses, and damages of any kind resulting from their participation in the contest or their acceptance, possession, use, or misuse of prizes. All taxes on prizes are the sole responsibility of the winners. Additional terms and conditions may apply.