

UNIVERSITY CREDIT UNION
UC DAVIS vs UNIVERSITY OF RHODE ISLAND TICKET GIVEAWAY
SWEEPSTAKES
OFFICIAL RULES

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS SWEEPSTAKES IS SUBJECT TO ALL APPLICABLE FEDERAL AND STATE LAWS AND REGULATIONS AND IS VOID WHERE PROHIBITED BY LAW. BY ENTERING THE SWEEPSTAKES, EACH ENTRANT AGREES TO BE BOUND BY THESE OFFICIAL RULES AND THE DECISIONS OF UNIVERSITY CREDIT UNION, WHICH ARE FINAL WITH RESPECT TO ALL MATTERS RELATING TO THE SWEEPSTAKES.**
2. **EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.**
3. **Sweepstakes Period:** Sweepstakes begin 12/03/2025 at 12:00am PT and ends 12/04/2025 at 11:59pm ("Sweepstakes Period").
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Sweepstakes Period before the entry deadline, odds of winning are 1:100.
5. **Prizes:** Two (2) prizewinners will receive two (2) tickets to the UC Davis vs University of Rhode Island football game at the UC Davis Health Stadium came on 12/06/2025 at 7:00pm PT.
6. **Sponsor:** University Credit Union ("UCU") is the sponsor of the Sweepstakes. UCU's business address is 1500 S. Sepulveda Boulevard, Los Angeles, California 90025.
7. **Entry Deadline:** 12/04/2025 at 11:59pm PT.
8. **Eligibility:** University Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the University Credit Union. Sweepstakes void where prohibited by law.

9. **How to Enter:** Eligible entrants may only enter the Sweepstakes once using the following method:

Online Entry: To enter online, entrants will be required to use the link provided to enter. Links will be provided in promotional emails. Using a personal device entrants may register online using their name, email, and phone number. Entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. University Credit Union is not responsible for late, incomplete, or inaccurate entries. If there is a dispute as to the identity of an online entrant, the prize will be awarded to the authorized account holder of the email address linked to the applicable entry. The "authorized account holder" is defined as the natural person to whom the email address is assigned by an internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. University Credit Union is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by University Credit Union on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, University Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. University Credit Union reserves the right to select winners from eligible entries received as of such termination date. University Credit Union further reserves the right to disqualify any individual who tampers with the entry process. University Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

Mail-in Entry: Limit one (1) mailed-in entry per member by legibly printing their name, address, daytime telephone and email address on a 3" x 5" card and submitting it in-person to our Main branch or by mailing it in a #10 stamped envelope to: University Credit Union, "UC Davis Ticket Giveaway" 025. Attention: Growth. Dept. If University Credit Union discovers (using any evidence or other information made available to, or otherwise discovered by, University Credit Union) that any person has attempted to enter the Sweepstakes more than once or has used (or attempted to use) multiple names, identities, email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter, otherwise participate in, or disrupt the Sweepstakes, he/she may be disqualified

from the Sweepstakes, and any future contests sponsored by University Credit Union, in University Credit Union's sole discretion.

If a write-in entry form or card is drawn, but judges are unable to determine the winner because of illegible writing, that entry form or card will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be received by 12/05/2025. Proof of mailing does not constitute proof of delivery. UCU is not responsible for lost, late, stolen, incomplete, inaccurate, undelivered, delayed, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of University Credit Union and will not be acknowledged or returned.

10. **PRIZE DRAWINGS:** On 12/05/2025 two (2) prizewinners will be chosen randomly from all eligible entries received between 12/03/2025 12:00am and 12/04/2025 11:59pm and such prizewinners will be notified by phone/email at the telephone number or email address on the selected Entrant's Sweepstakes Entry Form or through the online sweepstakes entry process. A maximum of three (3) attempts will be made to contact each selected Entrant during the forty-eight (48) hours following his/her selection by University Credit Union. If a selected Entrant cannot be contacted or fails to respond prior to two (2) hours before tip-off, they will be considered to have forfeited their prize and will be disqualified and another Entrant may be selected, in the sole discretion of University Credit Union, from the remaining eligible entries until such time as contact is made with an Entrant or there are no more eligible entries, or there is insufficient time to permit the awarding of a prize, whichever comes first. Each of the up to two (2) prizewinners will receive two (2) tickets to the UC Davis vs University of Rhode Island football game on 12/06/2025.
11. **LIMITATION OF LIABILITY:** University Credit Union is not responsible for any loss or damage which may occur in connection with the Sweepstakes. Entrant agrees to hold University Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, use, misuse, or possession of any prize received in this Sweepstakes. University Credit Union and each of its officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, use, misuse, or possession of any prize awarded or participation in this Sweepstakes. University Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. University Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. University Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

12. **LIST OF WINNERS:** For a list of winners, mail a self-addressed, stamped envelope to: University Credit Union, Attention: *Growth Team (UCD Football Playoff Ticket Giveaway)*, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025. Request must be received by 02/01/2026.
13. **TAXES:** University Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.
14. **PUBLICITY AUTHORIZATION:** By accepting a prize, each Prizewinner grants to the Released Parties the right to use his/her name, biographical information, image, photos and/or likeness and statements for programming, promotion, trade, commercial, advertising and publicity purposes in connection with this Sweepstakes, at any time or times, in all media now known or hereafter discovered, worldwide, including but not limited to on television, video, the World Wide Web and Internet, without notice, review or approval and without compensation, except where prohibited by law. University Credit Union respects your right to privacy. Personal information collected from Entrants will only be used by University Credit Union to administer the Sweepstakes and, only if consent is affirmatively granted at the time of entry, to provide Entrants with information regarding upcoming promotions and/or events from University Credit Union.
15. **CHOICE OF LAW:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the California, USA, without regard to choice of law rules.
16. **DISPUTES:** In this section, “you” refers to Entrant. You and University Credit Union agree to attempt to informally settle any disputes arising out of or connected with this Sweepstakes or any prizes awarded. If that cannot be done, you and University Credit Union agree that upon the election of either you or University Credit Union any claim or dispute arising out of or connected with this Sweepstakes will be resolved by **BINDING ARBITRATION** administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules and Mediation Procedures and Supplementary Procedures for Consumer-Related Disputes. As a result, you will GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters within SMALL CLAIMS COURT jurisdiction). You acknowledge that by agreeing to **BINDING ARBITRATION** you understand and agree to the following terms:
 - a. Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You understand and agree that **YOU ARE WAIVING THE RIGHT TO A TRIAL BY JURY.**
 - b. Arbitration proceedings provide you a **FAIR HEARING**, BUT the arbitration

procedures are **SIMPLER AND MORE LIMITED** THAN RULES APPLICABLE IN COURT.

- c. Arbitration decisions are as enforceable as any court order and are subject to **VERY LIMITED REVIEW BY A COURT.**
- d. ARBITRATORS can award the same REMEDIES including DAMAGES that a COURT can award.
- e. Any ARBITRATION under these Official Rules **WILL BE ON AN INDIVIDUAL BASIS.** You understand and agree that **YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION.**
- f. The PLACE OF ARBITRATION shall be in the federal district WHERE YOU RESIDE.
- g. University Credit Union WILL REIMBURSE YOU FOR ANY FILING, ADMINISTRATION, AND ARBITRATOR FEES as imposed by the American Arbitration Association. However, if the arbitrator determines that YOUR CLAIM IS **FRIVOLOUS, UNWARRANTED, OR BROUGHT FOR AN IMPROPER PURPOSE** (in accordance with the Federal Rules of Civil Procedure Section 11(b)) YOU WILL RETURN TO University Credit Union ANY FILING, ADMINISTRATION, AND ARBITRATOR FEES University Credit Union PAID.
- h. If YOU PREVAIL on the merits of your claim in arbitration, University Credit Union WILL PAY YOUR ATTORNEYS' FEES. You will NOT be required to pay University Credit Union's ATTORNEYS' FEES IF University Credit Union PREVAILS.

FOR MORE DETAILS, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.