



## 2022 E-Vote Raffle Terms and Conditions

### **Eligibility to Vote**

Members must be at least 16 years of age; be a primary account holder, and must have an active account and good financial standing. The vote must be submitted electronically by November 4, 2022, 11:59 p.m. (Central Time).

### **Raffle Eligibility**

All members, including members who are Collins Community Credit Union employees, are eligible to participate.

The Credit Union will make one deposits of one \$250 prize and two \$150 prizes to the raffle winners in their preferred Collins Community Credit Union account.

EACH RAFFLE ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING. Odds of winning are based upon the number of eligible entries received. For example, if 100 eligible entries are received during the entry period, odds of winning are 1:100. The Credit Union is not responsible for late, incomplete, or inaccurate entries.

The 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, If for any reason the raffle 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 raffle, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the raffle. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the raffle if it determines that said entrant is attempting to undermine the legitimate operation of the raffle by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

The Credit Union is not responsible for any loss or damage which may occur in connection with the raffle. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the raffle or the acceptance, use, misuse, or possession of any prize received in this raffle.

The 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 raffle. The 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 raffle. The Credit Union reserves the right to disqualify entrants who fail to follow these terms and conditions, who make more than one entry into the raffle, or who make any misrepresentations relative to the raffle and redemption of a prize.

The 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.

For a list of winners, visit [collinscu.org/annualmeeting2022](http://collinscu.org/annualmeeting2022) or mail a self-addressed, stamped envelope to: Collins Community Credit Union, Attention: Marketing Department, 1005 Blairs Ferry Road, Cedar Rapids, IA 52402. Request must be received by November 30, 2022.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these terms and conditions, or the rights and obligations of entrant and the Credit Union in connection with the raffle, shall be governed by, and construed in accordance with, the substantive laws of Iowa, without regard to choice of law rules. Raffle promotion is void where prohibited by law.