

Reliant FCU \$20K Loan Giveaway

Promotional Period: The Promotion begins on September 1, 2019 at 9:00 a.m. Mountain Daylight Time and ends on October 31, 2019 at 5:00 p.m. Mountain Daylight Time (the "Promotional Period").

Eligibility and Restrictions: When you open any consumer loan product (excludes mortgages and Home Equity Lines of Credit) during the Promotional Period with Reliant FCU, you will automatically be entered for a chance to be drawn as our winner in the "\$20K Loan Giveaway". To be eligible to win you must be at least 18 years old as of October 31, 2019, and be in good standing with the credit union. In addition, you must have closed and received funds for a consumer loan (excluding mortgages and Home Equity Lines of Credit) from Reliant FCU during the Promotional Period. Any and all loans retained by the credit union must be current to qualify for the reward. If the credit union loan should go into default over 30 days at any time, Reliant FCU reserves the right to disqualify the winner in which the funds will be returned to Reliant FCU.

One winner will be selected from all qualified entries in a random drawing to be conducted following the close of the Promotional Period. One entry per qualifying loan. Additional purchase or payment is not necessary to win, and will not increase your odds of winning. Employees, directors and/or volunteers of Reliant FCU; as well as the immediate family (spouse or significant other living in the same household, parents, siblings and children, regardless of where they live) or members of the households of such employees, officers or directors (whether or not related), are not eligible. By entering, you agree to these Official Rules and the decisions of Reliant FCU, which are final and binding in all respects. Void where prohibited.

Prize and Odds of Winning: The prize that will be awarded to the winner is a monetary credit of up to \$20,000.00 which will be applied to the winner's balance owed as of November 4, 2019 under the winner's qualifying loan. The maximum value of the prize is \$20,000.00. The prize money can be applied only to the winner's personal obligation at the Credit Union. Any portion of the \$20,000.00 prize not applied to the winner's balance shall be forfeited. Irrespective of the application of the prize proceeds, the winner shall remain responsible to make their entire monthly loan payments on any then-remaining outstanding loan balances in accordance with the terms of their loan agreements. The credit union assumes no liability if payments are not paid. Odds of winning depend on the number of eligible entries received. Drawing will be held on November 4, 2019.

Additional Terms and Conditions: If the winner is disqualified or cannot accept the prize as stated, Reliant FCU reserves the right to determine an alternate winner, in its sole discretion. Prize is not transferable, redeemable for cash or exchangeable for any other prize. The prize money will be applied to the winner's loan on or before November 14, 2019. If the winner cannot be notified, or if the winner is found to be ineligible or not in compliance with these Official Rules, the winner may be disqualified in which case an alternate winner will be selected.

Taxes: The winner who takes possession of "\$20K Loan Giveaway" is solely responsible for reporting and paying any and all applicable state or federal taxes. The winner is responsible for any tax implications.

Release: By participating in the \$20K Loan Giveaway, each participant and the winner waives any and all claims of liability against Reliant FCU, its employees and agents for any personal injury or loss which may occur from the conduct of, or participation in, the giveaway, or from the use of any prize. In order to receive the prize, the winner must sign an official waiver form and publicity release form provided by Reliant FCU. Failure to sign the release forms will be grounds for disqualification.

Publicity: The winner agrees to permit Reliant FCU to utilize his/her name and likeness (photographs, voice or video recordings) in promotional and other Reliant FCU materials, without additional compensation or permission, except where prohibited by law

Limitations of Liability/General Rules: By participating, entrants release and agree to hold harmless Reliant FCU and its affiliates, and subsidiary companies, advertising agency and their respective directors, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any "\$20K Loan Giveaway" related activity, or participation in this Giveaway. Sponsor reserves the right, at its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Giveaway; to be acting in violation of the Official Rules; or to be acting in a non sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

Sponsor: Reliant Federal Credit Union 4015 Plaza Drive Casper, WY 82604.