

**OFFICIAL TERMS AND CONDITIONS
2023 ONPOINT WINTERFEST EXPERIENCE PRIZE DRAWING**

**ONPOINT COMMUNITY CREDIT UNION
PO BOX 3750
PORTLAND, OR 97208-3750**

1. **No purchase is necessary:** All entries have an equal chance of winning.
2. **How to enter:** During the promotion period, January 3-31, 2023, drop by any OnPoint Community Credit Union branch to complete and submit an entry. For a list of OnPoint's branch locations and hours, please visit: www.onpointcu.com/locations.
3. **Prize drawing details:** At the end of the promotion period, OnPoint will randomly select five (5) winners from all the entries received in person (at OnPoint branches and at events where entries are collected by OnPoint). The prize package will be awarded to the person whose name appears on the entry form selected randomly during the prize drawing. The winner will have three (3) business days to confirm acceptance of the prize. If the winner does not respond to claim the prize or is unable to use the prize as awarded, OnPoint reserves the right to select a new winner according to a subsequent random drawing as outlined in this Terms & Conditions document. In the event of a dispute regarding the value of the prize, OnPoint will have the sole discretion in determining the amount and its decision shall be final and binding on all parties. See below for prize values. All federal and state taxes and all other expenses relating to the prize(s) are the sole responsibility of the winners. No prize substitutions or transfers are permitted except at the sole discretion of OnPoint. Odds of winning depend on the number of eligible entries received during the promotion period.
4. **Prizes:** At the end of the promotion period, five (5) prize package will be awarded. The winner will be drawn at OnPoint's corporate headquarters. The winner will be awarded the following prize:

- 4 WinterFest Tickets*
- \$100 OnPoint Visa Gift Card

Total package value is approximately \$168. Grand prize winners may decline individual prize components if desired. No alternate or additional prize will be awarded in this case. All prizes are non-transferable unless otherwise indicated.

Prize Package Disclosures:

* Valid for use February 17-19, 2023.

5. **Notification:** The winner does not need to be present to win. Winner will have three (3) business days from notification to accept the prize by contacting OnPoint's Marketing department at 800.527.3932 ext. 5268. Winner will be responsible for arranging the details of utilizing the components of the prize package and for their own transportation to Redmond, OR to redeem the prize package. If the selected winner fails to claim or use a component of the prize package, no alternate prize will be provided. By accepting and/or using a prize, the winner agrees to the use of his/her name and likeness for the purpose of advertisement, trade, or promotion without further compensation, unless prohibited by law.
6. **Acceptable entries:** Each individual may enter the WinterFest Experience Sweepstakes Prize Drawing once in person (at a branch or at an event where OnPoint collects entries) and a maximum of one prize per person. Each eligible member of a household may enter.
7. **General conditions:** By participating in the 2023 OnPoint WinterFest Experience Prize Drawing, entrants agree to indemnify and hold harmless OnPoint and its respective agents, representatives, affiliates, subsidiaries, and employees from any injuries, losses, damages, claims, and actions of any kind resulting from or arising from participation in the OnPoint WinterFest Experience Prize Drawing or acceptance, possession, use, or inability to use the prize that may be awarded. OnPoint is not responsible for printing or typographical errors on any OnPoint WinterFest Experience Prize Drawing-related materials; or for stolen, lost, late, misdirected, damaged, incomplete, mutilated, postage due, or illegible entries. If in OnPoint's opinion, there is any suspected or actual evidence of tampering with any portion of the OnPoint WinterFest Experience Prize Drawing, or any action that affects the administration, integrity, security, fairness, or proper conduct of the OnPoint WinterFest Experience Prize Drawing, OnPoint reserves the right at its sole discretion to disqualify any individual who tampers with the entry process and

void any entries OnPoint believes have been submitted fraudulently, to modify or suspend the OnPoint WinterFest Experience Prize Drawing, or terminate the OnPoint WinterFest Experience Prize Drawing and conduct a random drawing to award the prize using all non-suspect entries received as of the termination date. For notification of the prize winners, send a stamped, self-addressed envelope to OnPoint Community Credit Union, PO Box 3750, Portland, OR 97208-3750, Attn: Marketing– OnPoint WinterFest Experience Prize Drawing after the end of the promotion period. Notification will be available to requests received on or before April 1, 2023.

8. **Eligibility:** OnPoint WinterFest Experience Prize Drawing is open to all legal residents of the United States and its territories, age eighteen (18) years or older as of January 3, 2023. OnPoint employees, volunteers, their immediate family members, and individuals living in the same household are ineligible. WinterFest corporate sponsors, organizers and affiliates and their employees, volunteers, board members, their immediate family members, and individuals living in the same household are ineligible. Void where prohibited or restricted by law. OnPoint WinterFest Experience Prize Drawing is subject to all applicable federal, state, and local laws and regulations and applicable taxes. By participating, entrants agree to these official rules and accept decisions of OnPoint as final in all matters relating to this promotion. Previous winners of the WinterFest Promotional Sweepstakes Prize, their immediate family members and individuals living in the same households are ineligible. OnPoint membership is not required to enter the OnPoint WinterFest Experience Prize Drawing. Individuals who are current or former OnPoint members must have accounts in good standing to remain eligible.