

**Hiway Federal Credit Union
Youth Month Sweepstakes
OFFICIAL RULES**

NO PURCHASE, PAYMENT, OR OBLIGATION OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

Participation in the Youth Month Sweepstakes (the “Sweepstakes”) constitutes your full and unconditional agreement to and acceptance of these Official Rules and the decisions of Hiway Federal Credit Union (“Hiway”), which are final and binding in all matters relating to the Sweepstakes.

Hiway reserves the right to add, delete, or revise these Official Rules as necessary without notice. Hiway is not responsible for printing errors or omissions.

1. ELIGIBILITY. To be eligible for the Sweepstakes, you must be a legal resident of the United States, 17 years of age or younger, and a Hiway member in good standing (as determined by Hiway in its sole discretion) as of the commencement of the Promotional Period. Employees, board members, supervisory committee members, and independent contractors of Hiway (collectively, the “Released Parties”), and each of their immediate family members (spouse, parents, children, and siblings, and their respective spouses, regardless of where they live) and individuals living in the same households of each of these individuals, whether they are related or not, are not eligible to enter or win this Sweepstakes. Void where prohibited or restricted by law. This Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

2. PROMOTIONAL PERIOD. The Sweepstakes begins at 12:00:00 AM CDT on April, 1 2019 and ends at 11:59:59 PM CDT on April 30, 2019 (the “Promotional Period”).

3. ENTRY. Individuals will receive an automatic entry into the Sweepstakes when they send a photo of themselves, a drawing, or a picture and tell us what they are saving for via email to youthclubs@hiway.org during the Promotional Period.

4. MAIL-IN ENTRY. To enter without purchase or obligation by U.S. Mail: Handprint your full name, address, daytime phone number (including area code), and date of birth on a 3” x 5” card and mail it to: Youth Month – Hiway, Attn: Hiway Federal Credit Union – Marketing Dept., 111 Empire Drive, St. Paul, MN 55103. Mail-In entries must be postmarked no later than April, 30, 2019 and received no later than May 7, 2019. **The 3” x 5” card must be enclosed in a new**

4-1/8" x 9-1/2" envelope. A return address must be on the envelope. Mechanically produced mail-in entries will not be accepted. Mail-in entries are limited to one per household. All entries become the property of Hiway and will not be returned.

5. ODDS OF WINNING. Odds of winning a prize in the Sweepstakes depend upon the number of eligible entries received by Hiway.

6. PRIZE DRAWING. Winners will be chosen randomly by selection the week of May 7, 2019 from all eligible entries received during the Promotional Period.

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as described in these Official Rules, at the sole discretion of Hiway. Winners need not be present and will be notified by e-mail, mail, or telephone within 5 business days after selection. If a winning individual does not affirmatively accept their prize in writing, via-email, or by telephone within 10 calendar days after notification, an alternate entry will be selected at random from all eligible entries received. Prize winners may be required to sign an affidavit of eligibility and liability/publicity release which must be returned to Hiway within 10 days of notification.

Prizes are not transferable and no substitutions for prizes are permitted. All federal, state, and local regulations apply. All federal, state, and local taxes, and any other costs and expenses associated with prize acceptance and use are the sole responsibility of the winner. 1099 MISC may apply if prize value received in one calendar year exceeds \$600.

To obtain a list of winners, send a self-addressed envelope to Youth Month – Winners, Attn: Hiway Federal Credit Union – Marketing Dept., 111 Empire Drive, St. Paul, MN 55103.

7. PRIZES. 4 (four) Winners will be chosen to receive a \$50 deposit into their youth savings account.

8. RELEASE OF LIABILITY. By entering the Sweepstakes, participants agree to release and hold harmless Released Parties from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of any prize. Released Parties 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, receipt, possession, or the use or misuse of the prize awarded, or participation in the Sweepstakes.

This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including, without limitation, compensatory, direct, indirect, or consequential damages; loss of data, income, or profit; loss of damage to property; and claims of third parties. Entrants agree that Released Parties have not made or are in any manner responsible for or liable for any warranty, representation, or guarantee, statutory, express, or implied, including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose.

Released Parties are not responsible for (1) technical, computer, mechanical, printing, typographical, human, or other errors relating to or in connection with the Sweepstakes, including, without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prizes, or in any Sweepstakes related materials; (2) for stolen, lost, late, misdirected, damages, incomplete, inaccurate, undelivered, delayed, illegible, or postage-due entries or mail; (3) for electronic, computer, or telephonic malfunction or error, failure to enter entries into the processing system, or entries that are processed, reported, or transmitted late or incorrectly; or (4) entries that are lost for any reason, including computer, telephone, paper transfer, or human error.

9. USE OF LIKENESS. By accepting a prize, winner consents to the use of his or her name, image, likeness, photograph, and voice for advertising, publicity, and promotional purposes by Hiway, or any purpose designated by Hiway, in any and all media now or hereafter devised, including, but not limited to, any online announcement, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law.

10. GENERAL. Hiway reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice, if in Hiway's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if a virus, bug, non-authorized human intervention, or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes. In the event of a cancellation, Hiway may void any entries it suspects are at issue and, at its discretion, if terminated, award the prize in a random drawing from among all non-suspect eligible entries received up to the date of cancellation. **Hiway reserves the right to disqualify entrants who violate these Official Rules or interfere with this Sweepstakes in any manner. If an entrant is disqualified, Hiway reserves the right to terminate that entrant's eligibility to participate in the Sweepstakes.**

11. DISPUTES. Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of

the entrants and Hiway in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Minnesota without giving effect to any choice of law or conflict of law rules that would result in the application of the laws of any jurisdiction other than the State of Minnesota. Jurisdiction and venue shall be solely within the State of Minnesota.

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.