

1. **ELIGIBILITY:** InRoads Text IN Contest ("Contest") is open to legal residents of the United States, who are 18 years of age or older at the time of entry. Employees, contractors, directors and officers of, InRoads Federal Credit Union, ("Sponsor") and their immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and household members, whether or not related, are not eligible to participate. Void outside the U.S. and where prohibited by law. Subject to all applicable federal, state and local laws and regulations. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and judges' decisions, which are final and binding on all matters related to the Contest. Sponsor reserves the right, at any time, to verify eligibility requirements, in any manner it deems appropriate. Void where prohibited.

2. **CONTEST PERIOD:** Contest period begins on or around July 1, 2022 at or around 08:00:00 AM PST, and ends on or around August 31, 2022 at or around 05:00:00 PM PST ("Contest Period"). Entries must be received during the Contest Period to be eligible. The server hosting the Contest application is the official timekeeping device for the Contest.

3. **HOW TO ENTER:** Scan the QR code* or text "IN" to 800-275-6434. Reply "Y" to opt into receiving messages from InRoads Credit Union. Message and data rates may apply. Must be InRoads member in good standing at time of drawing. Maximum of one entry per member. Entries must be received no later than official Contest Period.

By participating, you agree to indemnify and hold Sponsor harmless from any and all claims, demands, causes of action and judgments (including attorney's fees, court costs and expert's fees) arising out of relating to any breach by you of these Official Rules. By participating, you agree to these Official Rules and the decisions of the Sponsor and the Contest Administrator, which are final and binding in all respects. Use of any automated program or device to enter will result in disqualification. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries, which will be disqualified.

4. **JUDGING/WINNER SELECTION:** Based on the entries received in the Contest Period, one (1) potential winner will be selected in a random drawing from among all eligible entries received on or about the following Monday at or around 10:00AM PST by Sponsor, whose decisions are final and binding in all respects.

5. **PRIZES:** Selected winner will receive \$500. Odds of winning depend on number of entries received.

No assignment, transfer or substitution of the prize is permitted, but Sponsor reserves the right to substitute prize with one of equal or greater value should a prize become unavailable. Prize winner will be solely responsible for all federal, state and/or local taxes associated with the prize. Unclaimed prizes will be not be awarded.

7. **NOTIFICATION OF WINNER:** The potential winner will be notified by phone on or about the following Monday on or about 02:00PM PST. Sponsor is not responsible for any changes of email address, mailing address and/or telephone number of entrants.

8. GENERAL CONDITIONS: Sponsor reserves the right to cancel, suspend and/or modify the Contest if any fraud, virus or other technical problem corrupts the administration, security, or proper execution of the Contest, as determined by Sponsor in its sole discretion. In the event of cancellation, Sponsor will award the prizes from among eligible entries received prior to cancellation, in accordance with the selection processes described above. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event of a dispute as to any online entry, the authorized account holder of the e-mail address used to enter will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address.

9. RELEASES: By acceptance of prize, winner agrees to release and hold harmless Sponsor, Contest Administrator, and their respective affiliated dealers, officers, directors, employees and agents from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any part of the prize, including any travel related thereto. By acceptance of a prize, winners grant Sponsor the right to print, publish, broadcast and use, worldwide in any media now known or hereafter developed, including but not limited to the world wide web, at any time or times, their name, portrait, picture, voice, likeness and biographical information as news or information and for advertising, trade and promotional purposes without additional notification, authorization, compensation or approval.

10. LIMITATIONS OF LIABILITY: Sponsor is not responsible for any email, technical problems, malfunctions of any telephone lines, computer systems, servers, providers, hardware/software, lost or unavailable network connections or failed, incomplete, garbled or delayed computer transmission or any combination thereof. Sponsor is also not responsible for any damage to any participant's computer system/software related to or resulting from participation or downloading any materials in this Contest.

11. ARBITRATION/CHOICE OF LAW: Except where prohibited, entrants agree that (1) any and all disputes, claims, and causes of action arising out of or connected with this Contest, or any prize awarded, or the determination of the winner shall be resolved individually, without resort to any form of class action, and exclusively by arbitration pursuant to the Rules of the American Arbitration Association, then effective, and (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest but in no event attorney's fees; and (3) under no circumstances will entrant be permitted to obtain awards for and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of Oregon, without

regard for conflicts of law doctrine, and all proceedings shall take place in the state of Oregon, in the County of Columbia. In the event any portion of these Official Rules is declared invalid and therefore void, the remaining portions of these Official Rules shall remain in full effect and construed as if the invalid portion had not been contained in these Official Rules.

12. WINNERS LIST: For the name of the winner send a self-addressed stamped envelope for receipt by September 20, 2022 to: InRoads Federal Credit Union, attn: InRoads Text IN Contest, PO Box 537, St. Helens, OR 97051.

13. SPONSOR: Contest Administrator: InRoads Federal Credit Union, PO Box 537, St. Helens, OR 97051.