



Directions Credit Union 2022 Share the Joy Facebook Timeline Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. INTERNET ACCESS REQUIRED TO ENTER. VOID WHERE PROHIBITED BY LAW.

Entry. The Sweepstakes begins at 11:11 a.m. Eastern Daylight Time (EDT) on 12/1/22 and ends at 11:11 a.m. (EDT) on 12/7/22 (the "Sweepstakes Period").

Sponsor. Directions Credit Union 2022 Share the Joy Facebook Timeline Sweepstakes (the "Sweepstakes") is sponsored by Directions Credit Union, 200 N. St. Clair St. Suite 1600 Toledo, OH 43604 ("Sponsor"). This promotion is in no way sponsored, endorsed, or administered by, or associated with Facebook. You understand that you are providing your information to the owner of this Facebook page and not to Facebook.

Eligibility. Open only to legal residents of the 50 United States (excluding Alaska, Hawaii, Puerto Rico and all other U.S. territories and possessions outside of the United States and where otherwise prohibited by law) who (i) are 18 years of age or older at the time of entry in the Sweepstakes (or in the case of legal residents of jurisdictions where the age of majority is greater than 18 years of age, such age of majority under the laws of the jurisdiction in which they reside at the time of entry); (ii) have access to the Internet; and (iii) have a Facebook account. Employees, officers, directors, agents, representatives and independent contractors (and their immediate family members and members of the same households (whether related or not) of Sponsor and its parent, subsidiaries and affiliated companies, are not eligible to participate. Subject to all federal, state and local laws and regulations. Void in Alaska, Hawaii, Puerto Rico and all other U.S. territories and possessions outside of the United States and where prohibited by law or restricted by such laws, including but not limited to jurisdictions with laws that would require registration and/or trust account or posting of a bond, or any other requirements that have not been satisfied.

Application of Rules. By entering the Sweepstakes, each entrant warrants that the entrant has read and agrees to abide and be bound by these Official Rules and that the entrant not prohibited from participating in the Sweepstakes. Entrant agrees that Sponsor retains full authority, in its sole discretion, to interpret and administer these Official Rules, and to be bound by all decisions and interpretations made in good faith by Sponsor.

To enter, visit <https://www.facebook.com/DirectionsCreditUnion/> during the Sweepstakes Period, and comment on the Sweepstakes post on that page. All entries must be received within the Sweepstakes Period. The computer clock of Sponsor's Facebook administrators is the official timekeeping device of the Sweepstakes. Limit one (1) entry per Facebook account during the Sweepstakes Period.



All comments posted to enter the Sweepstakes must be in keeping with the Sponsor's positive image and may not be offensive or inappropriate, as determined by Sponsor in its sole discretion, nor can it defame or invade publicity or privacy rights of any person, living or deceased, or entity, or otherwise infringe upon any person's or entity's personal, intellectual property or property rights or any other third party rights. Comments must be suitable for online publication accessible to the general public. Sponsor reserves the right to eliminate any entries that it determines, in its sole discretion, contain inappropriate content or content that may be deemed obscene, defamatory, libelous, threatening, pornographic, harassing, hateful, racially or ethnically offensive, or unlawful, including, without limitation, obscenities, threats, violence, unsafe behavior or situations, or disparagement of any product, service or person.

If there is a dispute over the identity of an entrant, the entry will be deemed submitted by the Authorized Facebook Account Holder associated with the entry regardless of the individual that submitted the entry. "Authorized Facebook Account Holder" is defined as the natural person to whom the Facebook account is assigned by Facebook. If a dispute cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible. Neither Sponsor nor its advertising and promotion agencies are responsible for lost, late, incomplete, illegible, inaccurate, misdirected entries, or for any problems of any kind whether mechanical, human or electronic, including, but not limited to, computer, telephone, cable, network, satellite, electronic or Internet hardware or software malfunctions, failures, connections, availability or garbled or jumbled transmissions, or service provider/Internet accessibility or availability, traffic congestion, or unauthorized human intervention. Sponsor reserves the right to suspend or terminate the Sweepstakes in the event of any such problem. Entries not in compliance with these Official Rules are disqualified. Sponsor shall have the absolute right to determine if an entry is in compliance with these Official Rules without notice to the person attempting to enter.

Use of Entrant Information. As permitted by law and in accordance with these Official Rules, each Sweepstakes entrant agrees that Sponsor may use the information that entrant provides in connection with the Sweepstakes for the purposes and within the context of the Sweepstakes and for Sponsor's internal purposes.

Prize. There will be (1) winner. The winner will be awarded a \$250.00 check or, if the winner is a member of Directions Credit Union, a direct deposit of \$250.00 into the winners Directions account. The winner must also choose a charity or nonprofit organization for Directions Credit Union to make a \$250.00 check donation too. Specifics relating to the prize not specified herein are at sole discretion of Sponsor. The winner is solely responsible for any costs and expenses due in connection with the prize not specified herein. The prize may not be transferred or assigned, except at the Sponsor's sole discretion. No substitution of the prize will be permitted or provided. The winner is solely responsible for reporting and paying any and all applicable federal, state and local taxes due in connection with the prize. Receipt of any prize is conditioned upon compliance with all applicable federal, state and local laws, rules and regulations and these Official Rules.



Selection of Winner and Notification. One (1) winner will be selected at random by Sponsor, whose decision will be final and binding, from all eligible entries received during the Sweepstakes Period within forty- eight business hours after the Sweepstakes Period ends. Odds of winning depend on the number of eligible entries received in the Sweepstakes Period. In the event a winning entry is discovered to be invalid for any reason whatsoever or the person who submitted the winning entry either fails to comply with these Official Rules prior to delivery of the prize or refuses the prize or any portion thereof, the prize may be forfeited and awarded to an alternate winner selected at random from the remaining eligible entries at Sponsor's discretion. An alternate winner will be selected at random from the remaining eligible entries until the prize has been awarded.

Sponsor will contact the potential winner via Facebook message, post and/or tagging within forty-eight hours after the random drawing to obtain additional information reasonably necessary to verify eligibility. The potential winner will be required to direct message (DM) Sponsor with his/her contact details and provide the additional information requested by Sponsor to verify eligibility. By direct messaging Sponsor, Sweepstakes entrant warrants and represents to Sponsor that the information contained in such direct message is true and correct in all material respects and that Sponsor may rely on such information in its efforts to comply with applicable laws and regulations. It is acknowledged and understood that such information is being provided to Sponsor and not to Facebook. The potential winner must continue to comply with all terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements. Sponsor reserves the right to require the potential winner to show proof of identity prior to receiving any prize.

Upon contacting a potential winner and determining that the potential winner has met all eligibility requirements for the Sweepstakes, including without limitation the execution of an affidavit of eligibility and liability/publicity release (except where prohibited by law) and completion of such other documents as Sponsor may reasonably require in order to claim his/her prize, if applicable, such individual will be declared a "winner" of the Sweepstakes. Sponsor shall not be responsible for (i) the failure of a potential winner to receive Sponsor's notification for any reason, or for the inability of such potential winner to respond to Sponsor's notification for any reason; (ii) failed, returned or misdirected notifications due to inaccurate information provided by an entrant; (iii) submissions and responses to winner notifications which are lost, late, incomplete, illegible, unintelligible, misdirected, damaged or otherwise not received, in whole or in part, by Sponsor.

Release of Liability. Each Sweepstakes entrant agrees that Facebook, Sponsor and Sponsor's parent, subsidiaries or affiliated companies, their successors or assigns, and any and all of their respective officers, directors, shareholders, employees, agents, representatives, licensees and advertising and promotion agencies, shall not be liable for any personal injury, death, loss or damage of any kind or any other causes of action or claims related to entrant's participation in this Sweepstakes, or acceptance or use of the prize awarded, and/or based on publicity rights, defamation or invasion of privacy. Each entrant agrees to release and discharge Facebook, Sponsor and Sponsor's parent, subsidiaries or



affiliated companies, their successors or assigns, and any and all of their respective officers, directors, shareholders, employees, agents, representatives, licensees and advertising and promotion agencies, from any liability arising from or related to the Sweepstakes, personal injury, death, property damage, or claims based on publicity rights, defamation, or invasion of privacy.

Indemnification. Each Sweepstakes entrant agrees to indemnify, defend and hold harmless Sponsor and Sponsor's parent, subsidiaries or affiliated companies, their successors or assigns, and any and all of their respective officers, directors, shareholders, employees, agents, representatives, licensees and advertising and promotion agencies, from and against any loss, damage or expense (including court costs and attorneys' fees) that they may suffer or incur as a result of or in connection with entrant's participation in the Sweepstakes or any Sweepstakes-related activity and/or acceptance and/or use of the prize or any portion thereof.

Announcement of Winner. Sponsor will post the first and last name of the winner at <https://www.facebook.com/DirectionsCreditUnion/>.

Use of Winner's Name and Likeness. By submitting an entry, you acknowledge and agree that, if you are selected as a winner, Sponsor may post your first name and last name at <https://www.facebook.com/DirectionsCreditUnion/>. A winner who accepts the prize will be deemed thereby to have granted to Sponsor the right, at any time and from time to time, to print, publish, broadcast and use, worldwide and in any media now known or hereafter developed, including but not limited to, the Internet and world wide web, the winner's name, portrait, picture, voice, likeness and biographical information as news or information and for advertising and promotional purposes without additional consideration, or right of review or notification, except where prohibited by law, and to have agreed to provide documentation in writing to confirm the foregoing promptly upon request by Sponsor.

Unlawful Conduct and Disqualification. Sponsor reserves the right, in its sole discretion, to disqualify any Sweepstakes entrant who Sponsor determines, in its sole discretion, has (i) tampered with the entry process or the operation of the Sweepstakes or of any website owned, operated or controlled by Sponsor or its parent, subsidiaries or affiliated companies; (ii) was ineligible to participate in the Sweepstakes; (iii) submitted more than the allowed number of entries; or (iv) otherwise acted in an unlawful manner and/or in violation of these Official Rules. Robotic, automated, programmed, or computer generated entries or mechanical reproductions are prohibited, and any use of such devices or entry methods will cause disqualification. Any attempt by an entrant to deliberately damage any web site or undermine the legitimate operations of the Sweepstakes is a violation of criminal and civil laws. Should such an attempt be made, Sponsor reserves the right to seek damages from any such entrant to the fullest extent permitted by law and to disqualify such entrant from the Sweepstakes.

Suspension/Amendments. Sponsor reserves the right to suspend, cancel, terminate or modify the Sweepstakes without advance notice as required by law and/or in the event Sponsor believes, in its sole



discretion, that any computer virus, worms, bugs, tampering, spamming, unauthorized intervention, fraud, technical failures or other errors or problem beyond Sponsor's control could corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, and thereafter to recommence such Sweepstakes, if at all, only at such time(s) and upon such terms and conditions as Sponsor shall deem reasonable under the circumstances.

Severability. If any one or more provisions of these Official Rules are held to be invalid, illegal or unenforceable by a court of competent jurisdiction, such invalidity, illegality or unenforceability shall not affect the validity, effect or enforcement of any other provision or provisions of these Official Rules.

Force Majeure. The failure of the Sponsor to comply with any provision of this Official Rules due to an act of God, hurricane, war, terrorism, fire, riot, and earthquake, actions of governmental authorities outside the control of the Sponsor or other force majeure event shall not be considered a breach of these Official Rules.

Governing Law; Jurisdiction; Venue; Limitation of Damages. These Official Rules shall be interpreted in accordance with Ohio law without regard to its conflicts of law's provisions. Each entrant agrees that the state and federal courts located in Ohio shall have exclusive jurisdiction over any dispute arising from or relating to these Official Rules, this Sweepstakes or entrant's participation in this Sweepstakes, and entrant's consent to the personal jurisdiction and venue thereof. All disputes shall be resolved individually, without resort to any form of class action, and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, but in no event include attorneys' fees, and under no circumstances will any entrant be permitted to obtain awards for, and hereby waives all rights to claim, punitive, exemplary, incidental, indirect, special, consequential damages and any other damages, other than for actual out-of-pocket expenses and waives all rights to have damages multiplied or otherwise increased.

Sweepstakes sponsored by:

Directions Credit Union

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