

Minerva Credit Union Member Rewards

Use your debit or ATM card for PIN- or signature-based purchases from 12:00:00 a.m. PT on January 1, 2021 through 11:59:59 p.m. PT on December 31, 2021 (the "Promotion Period") for chances to win a \$50.00 SHAZAM gift card, one (1) of which will be given away each month of the Promotion Period. Entry for these drawings automatically occurs every time a customer/member of Minerva Area Federal Credit Union (MAFCU) makes a PIN- or signature-based purchase processed through SHAZAM during the Promotion Period with an ATM or debit card issued by such financial institution.

SHAZAM, Inc. ("SHAZAM") is the sponsor of the Minerva Credit Union Member Rewards Sweepstakes (the "Sweepstakes"). There is no limit on entries per eligible customer/member during the entry period. Chances of winning a prize are based upon the number of eligible entries received. These prizes may not be exchanged or redeemed for cash or credit.

Minerva Credit Union Member Rewards SHAZAM Sweepstakes Official Rules and Regulations

To enter: There are two (2) ways to enter the Sweepstakes during the Promotion Period: 1) Automatic entry: One entry into the drawing automatically occurs for each ATM or debit card PIN- or signature-based purchase completed during the Promotion Period by a customer/member of an enrolled financial institution. Certain restrictions may apply. Only ATM or debit card PIN- or signature-based purchases made during the Promotion Period by cardholders that are not in default under the customer/member agreement for that account using cards issued by a participating financial institution during the Promotion Period and said transactions are processed through SHAZAM are eligible for automatic entry. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S. dollar purchases, payment of late fees or over-limit fees, and health and benefit cards are excluded from automatic entry. ATM or debit cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 p.m. PT on December 31, 2021, in order to be eligible. 2) To enter without purchase: Send a 3" x 5" postcard with your name, address, phone number, to: Minerva Credit Union Member Rewards SHAZAM Sweepstakes, 3570 Union Ave SE, Minerva, OH 44657. Mail-in entries must be postmarked by December 15, 2021 and received by December 31, 2021 in order to be eligible. Enter as often as you wish; however, each mail-in entry must be mailed in a separate postmarked, stamped envelope. Entrants may enter only by using one of the entry methods described in these rules. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate are void. If MAFCU is not enrolled, any attempted entries received will not be considered valid. Entries become the property of MAFCU and will not be acknowledged or returned. No purchase is necessary to enter or win. A purchase will not increase your chances of winning.

Eligibility: The Sweepstakes is open only to legal residents of the fifty (50) United States and the District of Columbia, 18 years of age and older as of January 1, 2021. Commercial card eligibility is subject to employer policies regarding rewards program participation. Void in Puerto Rico and where prohibited. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings, and their respective spouses, regardless of where they reside), and their respective household members, whether or not related, of SHAZAM, ITS, Inc., and MAFCU, and their respective parent companies, affiliates, subsidiaries, and divisions are not eligible to enter. The drawing is subject to all applicable federal, state, and local laws and regulations.

Drawing: Random monthly drawings will be held on or about the 15th of January 2021, February 2021, March 2021, April 2021, May 2021, June 2021, July 2021, August 2021, September 2021, October 2021, November 2021 and December 2021. The random drawings will be conducted by SHAZAM. All decisions are final and binding on matters relating to this rewards campaign

Odds: Actual odds of winning the monthly prizes depend upon the total number of eligible entries received.

Prizes: Twelve (12) monthly prizes: a \$50.00 SHAZAM gift card, one (1) of which will be given away each month of the Promotion Period.

Prize Restrictions: Any expenses not specified relating to the acceptance and use of a prize are the responsibility of each recipient.

Prize Claim: Winner will be notified by a traceable method of delivery, and where required, will be required to sign for the delivery. SHAZAM/MAFCU reserve the right to substitute a prize (or portion thereof) of comparable or greater value, at its sole discretion. All prize details are at MAFCU's sole discretion.

Additional Terms: By participating, entrants agree to: a) the Official Rules, which shall be final in all respects; and b) release, discharge, indemnify, and hold harmless SHAZAM, Inc., ITS, Inc., MAFCU and their respective participant financial institutions, and their respective subsidiaries, affiliates, officers, directors, and employees, from any liability, claims, or damages arising out of their participation in the drawing and the acceptance, use, misuse, or possession of any prize. By accepting a prize, winner agrees to, where legal, SHAZAM's/MAFCU's and their designees' use of his/her name for advertising and publicity purposes without compensation and, upon request, will provide consent to such use in writing.

Limitation of Liability: SHAZAM and MAFCU are not responsible for printing or typographical errors in any related materials, or for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries. SHAZAM and MAFCU reserve the right to cancel or modify the drawing if fraud or technical failures compromise the integrity of the drawing as determined by SHAZAM in its sole discretion. This drawing is governed by laws of the United States with venue in Minerva, OH for the resolution of all claims and disputes.