

Let Us Pay for Your Holidays Official Contest Rules

Summary

Use your NorthStar Credit Union MasterCard® Debit Card to complete a Qualified Purchase Transaction (as defined below) between the dates of November 01, 2019 and November 30, 2019 and you'll automatically be entered in a drawing to win up to \$1,000.00 (as defined below).

OFFICIAL CONTEST RULES

Sponsor

NorthStar Credit Union is the sponsor of the Contest. For information relating to the Contest, please contact a NorthStar Credit Union Representative at 3 S 555 Winfield Road, Warrenville, IL 60555 or 630.393.7201.

Eligibility

To be eligible, participants must be at least 18 years of age and lawful residents of the United States or permanent US resident at the time of entry, have a share account on deposit with NorthStar Credit Union and comply with these Official Contest Rules ("Eligible Participants"). A current, valid US State ID, US Driver's License, US Passport, US Uniformed Services Card, or US Resident Alien/Permanent Resident Card must be shown to claim prize. Full and part-time employees, board members of the Credit Union, and members of their immediate families (including: husband, wife, parents, children, and siblings) and any other member of the employee's household are not eligible to enter or win. Winner will be required to prove his or her eligibility before receiving prize.

One entry, as defined below, is allowed per Eligible Participant. NorthStar Credit Union reserves the right to disqualify any participant that violates the Official Contest Rules.

Timing

The Contest begins at 12:00 am Central Standard Time on November 01, 2019 and ends at 11:59 pm Central Standard Time on November 30, 2019.

How to Enter

There is one method of entry. Once a participant has entered the Contest and is an Eligible Participant, he or she is entered and eligible for the prize. Method of entry:

Automatic Entry: NorthStar Credit Union MasterCard® Debit cardholders with checking accounts will be automatically entered in the Contest once for every time they complete a Qualified Purchase Transaction, which is defined as a signature based or personal identification number (PIN) based point-of-sale MasterCard® debit transaction. An Eligible Participant may be entered an unlimited number of times during the Contest period. Any transactions that are disputed, fraudulent, or in violation of any applicable cardholder agreement(s) will not be considered Qualified Purchase Transactions, and will be disallowed.

Prizes

There will be a total of three prizes awarded. One grand prize will be awarded for \$1,000 to one unique winner, a second prize will be awarded for \$500 to one unique winner, and a third prize will be awarded for \$250 to one unique winner. One prize will be given away to three different winners. Limit one winner per household.

Determination of Winner and Prize

On or about December 2, 2019, a random drawing will be conducted via a third-party number generation service to select one winning entry. Participants need not be present at the time of the drawings to win. Subject to IRS FORM 1099-MISC reporting. Contest winners are responsible for payment of any local, state, and federal taxes assessed on any prize received.

Notification of Winner

Winners will be notified by telephone, mail, or email on or about December 2, 2019. In the event that a winner submitted his or her entry by completing a Qualified Purchase Transaction, he or she will be notified by mail at the address associated with his or her account and, if possible, by telephone. If necessary, a second random drawing will be conducted on December 13, 2019 in

the event that (i) the Credit Union is unable to contact the winner by December 9, 2019 (ii) the winner is unable to establish his or her eligibility to enter the Contest; or (iii) the winner declines the Prize.

General Conditions

The Contest is void where prohibited by law. All local, state and federal laws apply.

All entries become property of the Credit Union.

No substitutions or cash redemptions will be made except as authorized by NorthStar Credit Union.

By entering the Contest, Eligible Participants agree to abide by and be bound to these Official Contest Rules and any decisions of NorthStar Credit Union, if made, regarding eligibility of participants, determination of winner, or other matters. Any Contest rules, explanations, clarifications and subsequent decisions not addressed herein may be made at the sole discretion of NorthStar Credit Union and its board of directors.

By accepting a prize, the winner grants NorthStar Credit Union the right to the use of his or her name, voice, likeness, photographs and written comments for advertising and trade purposes and agrees to sign any required releases in connection with any promotion or publicity without additional compensation. In addition, in order to be eligible for the award of any prize, a Contest winner will be required to sign an Agreement within two weeks of the drawing, which will include verification that the Contestant has followed all Official Contest Rules.

Each Eligible Participant waives the right to assert a claim for any cost of winning any prize or of participating in the Contest, for any and all costs of redemption or travel to redeem said prize, and for any liability which might arise from redeeming or seeking to redeem said prize.

NorthStar Credit Union reserves the right to require the winner(s) to come to a NorthStar Credit Union location convenient to the winner(s) to present a valid United States ID as listed above and to sign the aforementioned Agreement with NorthStar Credit Union before the prize is issued to the winner(s).

If a prize is won by a person ineligible, unqualified, or unauthorized to participate in the Contest, NorthStar Credit Union reserves, in its sole discretion, the right to award that prize to an alternate winner, subject to the limitations and restrictions noted herein.

NorthStar Credit Union is not responsible for unsuccessful efforts to notify a winner.

NorthStar Credit Union and its officers, directors, members, agents and employees (collectively "NorthStar Credit Union") are not responsible for any physical and/or mental injury or any damages or loss as a result of participation in the Contest. By participating in the Contest and/or accepting a prize, the winner releases NorthStar Credit Union from any and all liability for any injury, loss or damage resulting from participation in the Contest and/or acceptance of prize and acknowledges that NorthStar Credit Union has neither made nor is in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to, its quality, or fitness for a particular purpose. By entering the Contest, the winner agrees to execute a Release of Liability and Indemnity Agreement on behalf of NorthStar Credit Union.