



BANK BETTER SWEEPSTAKES OFFICIAL RULES

SWEEPSTAKES PERIOD: The 2024 Coastal Federal Credit Union Bank Better (“Sweepstakes”) begins at 12:01 a.m. Eastern Daylight Time (“EDT”) on July 9, 2024 and ends at 11:59 p.m. Eastern Standard Time (“EST”) on October 29, 2024 (“Sweepstakes Period”). The Sweepstakes will be governed by these Bank Better Sweepstakes Official Rules (“Official Rules”), and all participants in the Sweepstakes will be bound by these Official Rules.

PRIZE: Winners will be selected each month to have their Qualifying Purchases that are made with their Coastal Federal Credit Union debit or credit card paid for up to \$1,000.00. The case prize will be deposited to each winner’s Primary Savings Account at Coastal Federal Credit Union (“Coastal” or the “Credit Union”). Qualifying Purchases are described in greater detail below. For non-transactional entries, a \$25.00 gift card will be issued to the winner. Entrants will also be included in the drawing to become a finalist for [WNCB’s Ultimate Ticket Contest](#). Prizes are non-assignable and non-transferable, except to a winner’s surviving spouse or estate. Winners are responsible for all applicable federal, state, and local taxes. Any other incidental expenses relating to a prize and not specified herein are the sole responsibility of the winner. Odds of winning depend on number of eligible entries received during the Sweepstakes Period. No purchase or transaction is required to enter.

WHO IS ELIGIBLE: The Sweepstakes is open to legal residents of the United States who are 18 years or older as of July 9, 2024, and who are also members or joint account owners (“Member(s)” or “Participant(s)”) of Coastal Federal Credit Union (“Coastal”) at the time of the drawing and who made one or more Qualifying Purchase, as defined below, with their Coastal debit and/or credit card during the Sweepstakes Period. Employees of Coastal and its subsidiaries, affiliated companies, advertising and Sweepstakes’ agencies, and suppliers (collectively the “Employees”), and their immediate family members (defined as parent, spouse, child, sibling or grandparent, and the spouse of any of them) and/or any other persons living in the same household of Employees are not eligible to participate. An eligible Member for the purposes of the Sweepstakes is defined as a Coastal savings account holder (“Account Holder”) in Good Standing, as defined below, as of date of the drawing. In the event of a dispute as to the identity of a winner who is an Account Holder, such entry will be deemed to be submitted by the primary Account Holder of the eligible Coastal savings account (“Account”) in question.

- **GOOD STANDING:** A Member is in good standing when they have an active base share account with a minimum balance of \$5.00 and do not have a share or loan charge off and do not have a loan that is more than 60 days’ delinquent.
- **QUALIFYING PURCHASE:** A Qualifying Purchase is when a Member makes a purchase of \$10.00 or greater with their Coastal debit or credit card during the Sweepstakes Period,

and includes point of sale, online, and phone transactions. Disputed transactions, fraudulent transactions, ATM and Cash Advance transactions of any kind are not eligible.

HOW TO ENTER:

- Use your Coastal Visa® Debit or Visa® Credit Card for point of sale, online, or phone transactions (minimum transaction of \$10.00 or greater) during the Sweepstakes Period.
- To enter via U.S. mail, on a 3" x 5" postcard, hand print your name, street address, city, state, zip code, area code and telephone number, and email address (optional) and mail to: Coastal Credit Union, Bank Better Sweepstakes, PO Box 58429 Raleigh, NC 27658. Limit one entry per person via mail during the Sweepstakes Period. Mail-in entries must be postmarked between July 9, 2024 and October 29, 2024, and be received by date of drawing. All mail in entries become the Credit Union's property and will not be returned or acknowledged. The Credit Union is not responsible for lost, late, damaged, misdirected or postage due entries. The Credit Union may grant the right to add additional entries deemed necessary or appropriate under these Official Rules

HOW ARE WINNERS SELECTED: A random drawing will be held for each month of the Sweepstakes Period. The drawing for the entry month will be held on the 29th day of the following month. For example: Qualifying Purchases/entries made in August will be included for the random drawing on September 29, 2024. One winner will be selected for each entry period month (August 29, 2024), (September 29, 2024), (October 29, 2024), and (November 29, 2024).

A total of four (4) winners (one per month) will be selected from all eligible debit and credit card purchases (or alternate entry via mail), and one (1) Grand Prize winner will be selected for a chance to win the WNCB's Ultimate Ticket Contest. Participants need not be present to win. All Members selected as potential winners must accept and comply with all terms and conditions set forth in these Official Rules as a condition of receiving the prize.

NOTIFICATION: Winners will be notified by certified mail, return receipt requested, email and/or by phone. Prize winners will be notified within ten days of each monthly drawing. Monthly purchase prizes will be awarded within thirty (30) days after prize notification. Ultimate Ticket finalists and winner will be notified per the [WNCB's Ultimate Ticket Contest](#) rules. If prize notification is undeliverable, it will result in disqualification, and the corresponding prize will be awarded to an alternate winner in a subsequent random drawing. By accepting a prize, the winner unconditionally and irrevocably grants the Credit Union exclusive permission and the right to publish the winner's name and photograph and allow all appropriate publicity relating to the winner's participation in these Sweepstakes.

AGREEMENT TO RULES: By participating in this Sweepstakes, each Participant agrees that they have read these Official Rules, that they will be strictly bound by them, and that Coastal's decisions shall be final in all matters pertaining to the Sweepstakes and any/all prizes awarded. Each participant further warrants that s/he (i) meets the stated eligibility requirements; (ii) has complied with, and will continue to comply with all the rules, regulations, terms, and conditions set forth in these Official Rules; (iii) has not perpetrated and will not perpetrate any fraud or deception in connection with the Sweepstakes; and (iv) has not sought to influence the outcome other than by participating as expressly permitted in these Official Rules. In addition, by participating in this Sweepstakes, the Participant also agrees to accept the decisions of the Coastal as final and binding as they relate to conducting the Sweepstakes and choosing the winners pursuant to these Official Rules.

GENERAL RELEASE: By entering, Participants agree to these Official Rules and the decisions of the Credit Union regarding this Sweepstakes, and on behalf of themselves and their agents, attorneys, assigns, successors, personal representatives, and heirs, release the Credit Union and its subsidiaries, affiliates, advertising and Sweepstakes' agencies, partners, representatives, agents, successors, assigns, members, employees, officers, and directors (collectively the "Released Parties") from any and all liability, claims, damages, demands, causes of action, costs and expenses (including reasonable attorney's fees) the Participant may have now and in the future, no matter how caused, arising out of, or in connection with (i) participation in this Sweepstakes and/or acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or this Sweepstakes; (v) electronic or human error in the administration of this Sweepstakes or the processing of entries. Each Participant also agrees that the Credit Union is not responsible for any typographical or other error in the printing of the offer, administration of this Sweepstakes or in the announcement of the prizes. In no event will the Released Parties be responsible or liable for any indirect, incidental, consequential, or punitive damages arising out of the sweepstakes or its prizes.

PUBLICITY RELEASE: By participating in this Sweepstakes, the Participant grants the Credit Union and its agents, assigns, designees and successors, an irrevocable, perpetual license to use the Participant's name, image, likeness, and/or status as a Member of the Credit Union for the Credit Union's advertising, educational and/or promotional purposes as determined by the Credit Union in its sole discretion. In that regard, each Participant understands and agrees that (a) the Credit Union shall have sole ownership and sole authority over the content of any Credit Union advertisements, promotions, and any other materials produced by the Credit Union or at the Credit Union's direction which contain the Participant's name, image, likeness and/or Member status; (b) the Credit Union shall have all ownership rights, including copyright and all other intellectual property rights, of any advertisements, promotions, and any other materials produced by the Credit Union or at the Credit Union's direction and any negatives or copies thereof which contain a Participant's name, image, likeness and/or Member status; and (c) the Participant

will receive no monetary compensation for and no notice of the Credit Union's use of his/her name, image, likeness and/or Member status.

Each Participant also, on behalf of himself/herself and his/her agents, attorneys, assigns, successors, personal representatives and heirs, releases, discharges, indemnifies and holds harmless the Released Parties (as defined hereinabove) from and against any and all liability, claims, damages, demands, causes of action, costs, and expenses (including reasonable attorney's fees) the Participant may have now and, in the future, no matter how caused, arising out of or in connection with the Released Parties' use of the Participant's name, image, likeness and/or Member status in accordance with this Publicity Release, including, without limitation, any and all claims for invasion of privacy, libel, and violation of the Gramm-Leach-Bliley Act.

DISPUTES: As a condition of participating in this Sweepstakes, each Participant expressly agrees that any and all disputes which may arise between him/her and the Credit Union with respect to this Sweepstakes, and which cannot be amicably resolved between the parties, shall be litigated against the Credit Union by the Participant in his/her individual capacity only and not as part of any class action litigation against the Credit Union and/or other parties. Each Participant further expressly agrees that the proper forum for any such litigation between him/her and the Credit Union relating to this Sweepstakes shall be the United States District Court for the Eastern District of North Carolina, Western Division. Each Participant also expressly waives the right to seek a recovery against the Credit Union in any litigation relating to this Sweepstakes of any alleged punitive, incidental, or consequential damages, and/or costs of litigation including reasonable attorney's fees, and/or any multiplier of actual damages which might ultimately be awarded the Participant in such litigation against the Credit Union.

SPONSOR: This Sweepstakes is sponsored by Coastal Federal Credit Union in partnership with i-Heart Radio. Coastal Federal Credit Union, PO Box 58429 Raleigh, NC 27658.

See full rules for [WNCB's Ultimate Ticket Contest](#)

PRIVACY POLICY: Information submitted with each entry is subject to the Credit Union's published Privacy Policy which can be obtained at:

<https://www.coastal24.com/Resources/Information-Tools/Disclosures>. The Credit Union is committed to ensuring that each participant's privacy is protected in accordance with such Privacy Policy.

