



Coastal Credit Union Giveaway

No purchase or payment of any kind is necessary to enter or win or claim prize. A purchase or payment will not increase your chances of winning. If you participate via mobile device, message and data rates may apply.

1. Agreement to Rules:

By entering this Giveaway, you ("Participant") agree to abide by Coastal Federal Credit Union's ("Sponsor," "Coastal Credit Union" or "Coastal") Official Rules and decisions, which are fully and unconditionally binding in all respects. Coastal Credit Union reserves the right to refuse, withdraw, or disqualify any entry at any time at its sole discretion.

By entering, you represent and warrant that

- You meet the eligibility requirements.
- You have read and will comply with these Official Rules.
- You have not and will not engage in any fraud, deception, or attempt to influence the outcome other than by participating as permitted.

2. Eligibility:

This Giveaway is open to legal residents of North Carolina and who are 21 years or older at the time of entry. Coastal Credit Union employees, volunteers, their spouses, immediate families, and persons living in the same household are not eligible to participate. This Giveaway is subject to federal, state, and local laws and regulations and is void where prohibited by law.

3. Giveaway Entry Period:

This promotion consists of one Giveaway, which will be posted on both Facebook and Instagram. The Giveaway entry period begins with the posting of the giveaway. Winners will be notified within 3 business days after the posting. To be eligible, entries must be received within the specified entry period.

4. How to Enter:

Eligible participants can enter the Giveaway by completing the following steps during the applicable entry period:

- Comment on the Giveaway post with an answer based on the question posed in the social post copy. Comments will be compiled from all related posts on both Facebook and Instagram, and a winner will be randomly selected from the total comments. Limit of one entry per social post.

Incomplete entries and those that do not adhere to the rules or specifications, will be disqualified at Coastal Credit Union's sole discretion.

5. Prizes:

One winner will be selected across Facebook and Instagram. The winner selected will receive:

- A \$100 Visa® Gift Card

The prize is non-transferable, except for a winner's surviving spouse or estate, and no cash or other prize substitution is permitted except at Coastal Credit Union's discretion. The winner is responsible for all expenses related to the prize, including any local, state, and federal 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 the number of eligible entries received during the Giveaway period. No purchase or transaction is required to enter.

6. Selection and Notification of Winner:

At the end of the Giveaway, 1 random winner will be selected by a random drawing under the supervision of Coastal Credit Union. Coastal Credit Union will notify the Winner via Facebook® Private Message or Instagram® Direct Message within three business days following the Winner's selection. This promotion is in no way sponsored, endorsed, or administered by, or associated with, Meta. As a reminder, Coastal will never ask for your personal information (i.e., account number, SSN, DOB). Coastal Credit Union is not responsible for, nor shall have no liability for Winner's failure to receive notices due to email security settings that may cause notifications to be marked as spam or junk email. Nor shall Coastal Credit Union be liable for the Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner 1) fails to claim the prize by not responding to our Facebook or Instagram message within [3 days] from the time the award notification was sent by indicating and confirming their name and mailing address, or pick-up time/location from a Coastal branch, 2) is found ineligible, the prize may be forfeited, and an alternate Winner may be selected. Receipt of the prize by the Winner is upon the condition of compliance with any and all federal, state, and local laws and regulations. **IF THE WINNER VIOLATES ANY OF THESE OFFICIAL RULES, THE WINNER (AT COASTAL CREDIT UNION'S SOLE DISCRETION) WILL BE DISQUALIFIED, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.**

7. General Release:

By entering this Giveaway, Participant agrees to these official rules and the decisions of Coastal Credit Union regarding this Giveaway, 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 Giveaway agencies, partners, representatives, agents, successors, assigns, members, employees, officers, and directors (collectively the "Released Parties") from any and all liability, claims, damages, demands, cause 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 Giveaway 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 Giveaway; (v) electronic or human error in the administration of this Giveaway 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 Giveaway 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 damage arising out of the Giveaway or its prizes.

8. Publicity Release

By participating in this Giveaway, 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 contains 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 Release 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 the Publicity Release, including, without limitation, any and all claims for invasion of privacy, libel, and violation of the Gramm-Leach-Bliley Act.

10. 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.

11. Sponsor:

This Giveaway is sponsored by Coastal Federal Credit Union. Coastal Federal Credit Union, PO Box, 58429, Raleigh NC 27658.

12. 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/Informatoin-Tools/Disclosures>. The Credit Union is committed to ensuring that each participant's privacy is protected in accordance with such Privacy Policy.