Air Academy Federal Credit Union
“Dashing Through the Dough Sweepstakes”
Official Rules

1. NO PURCHASE OR TRANSACTION IS NECESSARY TO ENTER OR WIN THE “DASHING THROUGH THE DOUGH SWEEPSTAKES.” VOID WHERE PROHIBITED.

2. Sponsor: Air Academy Federal Credit Union (“AAFCU®”) is a sponsor of the sweepstakes. The address for AAFCU is 9810 N. Union Blvd, Colorado Springs, CO 80924.

3. Sweepstakes Period/Description: AAFCU Dashing Through the Dough Sweepstakes (the “Sweepstakes”) begins on 11/20/17, at 12:01 a.m. Mountain Time (“MT”) and ends on 12/31/17, at 11:59:59 p.m. MT. There will be ten (10) Weekly Winners selected by a random Weekly Drawing (“Weekly Drawing”) performed after each Weekly Qualification Period closes from all eligible entries received during the Weekly Qualification Period and one (1) Grand Prize Winner will be selected out of all eligible entries received during the entire sweepstakes period from the Grand Prize Drawing (“Grand Prize Drawing”) to award one (1) Grand Prize. There will be ten (10) Weekly Winners for six (6) weeks (60 Weekly Winners in total) and there will be one (1) Grand Prize Winner.

Weekly Drawing Qualification Periods:
Week 1 – November 20 – November 26, 2017
Week 2 – November 27 – December 3, 2017
Week 3 – December 4 – December 10, 2017
Week 4 – December 11 – December 17, 2017
Week 5 – December 18 – December 24, 2017
Week 6 – December 25 – December 31, 2017

Grand Prize Qualification Period:
November 20 – December 31, 2017

4. Eligibility: Sweepstakes is open to eligible AAFCU members. Eligible AAFCU members are members who are legal residents of the United States, 18 years of age or older, with an account in good standing (as determined by AAFCU in its sole discretion). All drawing entries have an equal chance of winning. AAFCU employees, officials, and their immediate family members are not eligible to participate in the Sweepstakes. The Sweepstakes is void where prohibited, taxed, or restricted by law. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and decisions made by AAFCU, which are final and binding in all matters related to the Sweepstakes. Winning a Prize is contingent upon fulfilling all requirements set forth herein. Eligible members (as defined above) who make a debit purchase with their AAFCU consumer or business Debit MasterCard® will automatically receive one entry per qualifying transaction into the Sweepstakes. ATM transactions and HSA debit card transactions are not eligible for the Sweepstakes. All eligible transactions must post and clear before the last day of the qualification period to be included in the prize drawings. All eligible entries will be entered into the Drawing in which their transaction was made or when the alternate entry form was received.

5. How to Enter: NO PURCHASE OR TRANSACTION IS NECESSARY TO ENTER OR WIN. All Sweepstakes entries have an equal chance of winning. There are two ways to enter the Sweepstakes: (1) Make a Debit MasterCard purchase (signature or pin based) using an AAFCU consumer or business Debit
MasterCard. Each transaction will automatically receive one entry per qualifying transaction into the Sweepstakes. Additional entries do not necessarily increase your odds of winning. (2) An alternate entry form may be submitted. All eligible AAFCU members who would like to participate using the alternate entry method will receive one (1) entry by printing your full name, address (no P.O. Box accepted), city, state, zip code, email address, phone number and date of birth on a plain piece of 3" x 5" paper and mail it in a stamped, hand-addressed business-size envelope that is postmarked during the Sweepstakes Period to: Air Academy Federal Credit Union, RE: Dashing Through the Dough Sweepstakes, P.O. Box 62910, Colorado Springs, CO 80962-2910. Such mail-in entries will be placed into the Drawing in accordance with the postmark date of the entry form. There is a limit of one entry per outer mailing envelope. AAFCU shall not be responsible for illegible, damaged, lost, late, stolen, postage-due, incomplete, undelivered/undeliverable, misdirected or returned mail. By mailing in an entry form, you agree to the terms and Official Rules for this Drawing, and to the decisions made by AAFCU. You further agree that there is no appeal or manner in which to object to the decisions, opinions or determinations of AAFCU.

6. **Prize Drawings:** At the end of the Weekly Qualification Period (see Weekly Qualification Periods listed in item #3) of the Sweepstakes, AAFCU will randomly select ten (10) Winners. Each of the ten (10) Winners will have $100 deposited into their account. At the end of the Grand Prize Qualification Period (see Grand Prize Qualification Period listed in item #3) of the Sweepstakes, AAFCU will randomly select one (1) Grand Prize Winner. The Grand Prize Winner will have $1,500 deposited into his or her account. Winners will be notified by phone and the first name and first initial of last name (example – Jane D.) for each Winner will be posted on aafcu.com and AAFCU social media channels.

If an alternate entry form is drawn, but judges are unable to determine the Winner because of illegible writing, that entry form will be disqualified. No copies or mechanical reproductions accepted. Once submitted, entries become the sole property of AAFCU and will not be acknowledged or returned. See “Odds of Winning” section for the information regarding your odds of winning.

7. **Liability/General Rules:** By entering the Sweepstakes, each Entrant agrees that he/she has read these Official Rules and that he/she will be strictly bound by them. AAFCU is not responsible for any loss that may occur in connection with the Sweepstakes. Entrant agrees to hold AAFCU harmless from any liability arising from the participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. AAFCU and each of its employees, officials, directors, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of the entrants and/or misuse of prizes awarded or participation in the Sweepstakes. AAFCU is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. AAFCU reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures, viruses, tampering, or any other factor beyond AAFCU reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by AAFCU in its sole discretion. In such event, AAFCU reserves the right to award all prizes at random from among the eligible entries received up to the time of the impairment. AAFCU reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. The failure of AAFCU to enforce any term of these Official Rules shall not constitute a waiver of that provision. No more than the stated number of prizes will
be awarded. Prizes cannot be substituted, assigned or transferred by Winners. AAFCU reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. AAFCU reserves the right to disqualify Entrants who fail to follow these Official Rules and regulations, or who make any misrepresentations relative to the Sweepstakes and redemption of prize.

8. **Winner Notification and Prize Redemption:** Each Weekly Winner will be notified by phone and/or email by 5:00 p.m. MT within a week following the previous Weekly Qualification Period. Each Winner will have $100 deposited into his/her AAFCU account within a week following Weekly Winner notification. The Grand Prize Winner will be notified by phone and/or email by 5:00 p.m. (MT) on Friday, January 5, 2018. The Grand Prize Winner will have $1,500 deposited into his/her AAFCU account within a week of Grand Prize notification. Exceptions to time of deposit may be made based on winning participant.

9. **Publicity Authorization:** Winners agree to allowing AAFCU to use his/her names in promotional and other credit union materials without additional compensation or permission, except where prohibited by law. To protect the Winner’s privacy, only the Winner’s first name and first letter of the last name will be used in promotional or publicity communications (examples – Jane D., John H.). Winners will be given the opportunity to disclaim the prize before their first name and first initial of their last name is displayed on social media and aafcu.com.

10. **Privacy:** Any personally identifiable information collected during your participation in this Sweepstakes will be collected by AAFCU and used by it and its agents for purposes of the proper administration and fulfillment of the Sweepstakes as described in these Official Rules, for any additional opt-in information you agreed to upon participation, and in accordance with AAFCU Privacy Policy, posted at https://www.aafcu.com as allowed by law.

11. **Tax Details:** Value of Weekly Prize is $100.00 (USD). Value of Grand Prize is $1,500.00 (USD). AAFCU will report all prize winnings to the appropriate agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes and will be required to furnish a taxpayer identification number prior to claiming any prize.

12. **Arbitration:** Except where prohibited by law, as a condition of participation in this Sweepstakes, Entrant agrees that (1) any disputes and causes of action arising out of or connected with this Sweepstakes and or any prizes awarded, shall be resolved individually, without resorting to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will Entrant be permitted to obtain awards for, and Entrant hereby waives all rights, claims, punitive, incidental, or consequential damages, or any other damages, including attorney’s fees, other than Entrants actual out-of-pocket expenses (i.e., cost associated with entering the Sweepstakes), and Entrant further waives all rights to have damages multiplied or increased.

13. **Odds of Winning:** Odds of winning are based on the total number of entries. Based on AAFCU estimate of 89,989 potential entries during the Weekly Qualification Period, odds of winning Weekly
Drawing are 10 in 89,989. Based on AAFCU estimate of 539,936 potential entries during the Grand Prize Qualification Period, odds of winning Grand Prize are 1 in 539,936.

14. **Choice of Law**: All issues and questions concerning the construction, validity, interpretation, and enforcement of these Official Rules, or the rights and obligations of Entrant and AAFCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Colorado without regard to choice of law rules.

15. **Consumer Disclosure**: Each entrant hereby agrees to release, indemnify, and hold harmless AAFCU and other individuals or entities involved in the administration, development, fulfillment, and execution of the Drawing and all of their immediate family members (spouse, parent, child, sibling, in-law and/or the household members of each). The Drawing is intended solely for viewing and participation in the United States and shall be construed and evaluated solely under United States federal, state, and local laws. The Drawing is void where prohibited, taxed, or restricted by law. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and the decision of AAFCU, which are final and binding in all matters related to the Drawing. Winning a prize is contingent upon fulfilling all requirements set forth herein (see “Eligibility” section for the definition of an eligible member). In the event of a dispute as to the identity of a Winner, such entry will be deemed to be submitted by the primary account holder of the Eligible AAFCU Account in question.