

Dakota Credit Unions' CULAC/CUPAC Holiday Sweepstakes Official Rules

No purchase or contribution is required to participate in the Sweepstakes. Offer void where prohibited. Submitting a sweepstakes entry by any of the means identified below constitutes acceptance of these rules.

Credit Union Political Action Committee (CUPAC) is the state Political Action Committee (PAC) for Dakota Credit Union Association (DakCU) registered with the Secretary of State in both South Dakota and North Dakota. Credit Union Legislative Action Council (CULAC) is the federal PAC for the Credit Union National Association (CUNA) and is the federal PAC that contributes to our federal candidates.

Contributions to CULAC/CUPAC are not tax deductible. All contributions are voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal. Making a voluntary contribution does not increase chances of winning.

Eligibility: Individuals must be 18 years or older. Participation is limited to individuals located in North Dakota or South Dakota. Participation is limited to individuals only, no corporate funds.

The individual must be a member of a credit union that has a signed permission agreement with DakCU/CUNA for the current year. If you are unsure if your credit union has a signed permission agreement please email akleinschmit@dakcu.org.

If you are a foreign national living in the United States you must have permanent resident status (i.e. "green card holders.") Those without a green card may not participate or contribute in CULAC/CUPAC.

Sponsor: CUPAC, located at 2005 N Kavaney Dr, Suite 201, Bismarck, ND 58501.

Duration of Sweepstakes: The sweepstakes begins **Monday, October 2, 2023**, and concludes **Friday, December 8, 2023, at 5:00 PM (CT)**.

Methods of Entry: No purchase or contribution is required to participate in the Sweepstakes. (1) Individuals who make contributions to CUPAC/CULAC between October 2, 2023 and December 8, 2023 by following the instructions on the official DakCU Contribution Form – <https://web.dakcu.org/atlas/forms/donation/4007> are automatically entered in the drawing. (2) To enter the Sweepstakes without making a contribution please email your name and address to planghoff@dakcu.org to receive an entry form. You will receive one form per individual request. Complete the form and return to – CUPAC Holiday Sweepstakes, 2005 N Kavaney Dr, Suite 201, Bismarck, ND 58501. Only valid official alternative entry forms will be accepted, each must be mailed separately. No reproductions. Only one request per envelope will be accepted.

All contributions or entry forms must be received by 5:00 PM (CT) on Friday, December 8, 2023.

All sweepstakes entries become the property of Sponsor. Entries will not be returned. Sponsor is not responsible for entries that are lost, late, corrupted, illegible, incomplete, misdirected, or otherwise not correctly received due to technical, administrative, or human error, including, but not limited to, any software, hardware, computer or networking issues, or any other circumstances – technical or otherwise – beyond Sponsor's control. At its sole discretion, Sponsor reserves the right to modify, suspend, or cancel

this Sweepstakes if it appears that the integrity, security, or administration of this process may be called into question.

Prizes: Dakota Credit Unions' CUPAC/CULAC Holiday Sweepstakes is awarding \$5,000 in prizes! 1 (One) \$1,000 Cash; 5 (Five) \$500 VISA gift cards; 5 (Five) \$200 VISA gift cards; and 5 (Five) \$100 VISA gift cards. The odds of winning depend on the number of qualified entries received. Making a contribution to CUPAC/CULAC does not increase your chances of winning.

Section of Winners: Winners will be selected by random drawings from all entries. The prize drawing will take place in private on Monday, December 11, 2023, at 3:00 PM (CT) at the DakCU office at 2005 N. Kavaney Dr, Suite 201, Bismarck, ND. The list of winning names will be posted on our website at www.dakcu.org Additionally, winners will be contacted by email or USPS.

All taxes are the sole responsibility of the winners.

The winner of the \$1,000 cash prize (which will be issued in the form of a check) must complete an IRS W-9 Form and return to Dakota Credit Union Association prior to receipt of prize. Refusal to return an IRS W-9 Form will result in forfeiture of the prize.

Limitation of Liability: The winner agrees that Sponsor and its officers, directors, employees and agents, successors and assigns shall have no liability whatsoever for any injuries, losses or damages of any kind resulting from acceptance, possession, misuse or use of the prize.

Official Rules: To receive a copy of these complete rules, email Chesney Garnos at cgarnos@dakcu.org or John Alexander at jalexander@dakcu.org.

Dakota Credit Unions' CUPAC/CULAC Holiday Sweepstakes Frequently Asked Questions

Contributions to CULAC/CUPAC are not tax deductible. All contributions are voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal. Making a voluntary contribution does not increase chances of winning.

Who can make contributions to CULAC/CUPAC and participate in the CULAC/CUPAC Holiday Sweepstakes?

- Individuals must be 18 years or older.
- Participation is limited to individuals located in North Dakota or South Dakota.
- Participation is limited to individuals only, no corporate funds.
- **Must be a member of a credit union that has a signed permission agreement with DakCU/CUNA for the current year.** If you are unsure if your credit union has a signed permission agreement please email Chesney Garnos at cgarnos@dakcu.org or John Alexander at jalexander@dakcu.org.
- If you are a foreign national living in the United States you must have permanent resident status (i.e. "green card holders.") Those without a green card may not participate or contribute in CULAC/CUPAC.

What is the purpose of the fundraiser? The Holiday Sweepstakes helps support the state Credit Union Political Action Committee (CUPAC) and the federal Credit Union Legislative Action Council (CULAC). The Governmental Affairs Committees (GAC) from both North and South Dakota organize and promote the annual Dakota Credit Union's CUPAC/CULAC Holiday Sweepstakes.

Contributions to CUPAC/CULAC are used to support credit union friendly candidates in their bids for state and federal office.

The Sweepstakes, which supports advocacy efforts for all credit unions in the Dakotas, will begin **Monday, October 2, 2023**, and end at 5:00 PM (CT) **Friday, December 8, 2023**.

What are the Sweepstakes prizes and when is the drawing? Dakota Credit Unions' CUPAC/CULAC Holiday sweepstakes is awarding \$5,000 in prizes! 1 (one) \$1,000 Cash; 5 (five) \$500 VISA gift cards; 5 (Five) \$200 VISA gift cards; and 5 (Five) \$100 VISA gift cards.

The winner of the \$1,000 cash prize (which will be issued in the form a check) must complete an IRS W9 and return to Dakota Credit Union Association prior to receipt of prize. Refusal to return an IRS W9 will result in forfeiture of the prize. All taxes are the sole responsibility of the winners.

Online contributions must be made by 5:00 PM (CT) **Friday, December 8, 2023**.

Winners will be selected by random drawings from all entries. The prize drawing will take place in private on Monday, December 11, 2023, at 3:00 PM (CT) at the DakCU office at 2005 N. Kavaney Dr, Suite 201, Bismarck, ND. The list of winning names will be posted on our website at www.dakcu.org Additionally, winners will be contacted by email or letter via USPS.

Does an individual have to make a contribution to CULAC/CUPAC to be entered into the Sweepstakes?

No, contributions are strictly voluntary! Anyone has the right to refuse to contribute without any reprisal. Contributions are not tax deductible. See below on how to enter the Sweepstakes drawing without making a contribution.

For every \$5.00 CULAC/CUPAC contribution, the individual receives 1 (one) entry into the sweepstakes drawing. (For example, if an individual contributes \$10.00, the individual will receive 2 (two) entries into the Holiday Sweepstakes. If an individual contributes \$17.00, the individual will receive 3 (three) entries into the Holiday Sweepstakes.)

This guideline is merely a suggestion. Individuals are free to contribute more or less than the suggested amount. Credit Union National Association (CUNA) and Dakota Credit Union Association (DakCU) will not favor or disadvantage anyone by reason of the amount contributed or decision not to contribute.

Cash contributions are not permitted.

How do I enter the Sweepstake drawing without making a contribution? To enter the Sweepstakes without making a contribution please email your name and address to planghoff@dakcu.org, to receive an entry form.

You will be sent one entry form per individual request. Complete the form and return to – CUPAC Holiday Sweepstakes, 2005 N Kavaney Dr, Suite 201, Bismarck, ND 58501. Completed forms must be received by **December 8, 2023**. Only valid official alternative entry forms will be accepted, each must be mailed separately. No reproductions. Only one request per envelope will be accepted.

No purchase is necessary to participate in the sweepstakes.

What are the federal data collection requirements? In accordance with federal law, for any contribution over \$50, the name and address of the contributor must be collected. For any contributor who aggregates more than \$200 in a calendar year, the occupation and employer of the contributor must also be collected.

How can credit unions participate? Participation in the Holiday Sweepstakes is optional. However, we are asking each of our affiliated credit unions to share the online CULAC/CUPAC contribution form with staff and members. Please note, the credit union must have a signed permission agreement for the current year to participate in CUPAC/CULAC activities.

Where can credit unions promote the Holiday Sweepstakes? Consider placing the promotional poster in the credit union lobby or at the teller station. Share with staff via the employee lounge or break areas.

As noted above, the individual MUST be a **member of a credit union** to purchase a ticket. **Do not solicit the general public for contributions.** Please do not post on social media or public forums that are viewable by non-members.

What do contributors need to know?

- Contributions to CULAC/CUPAC are not tax deductible.
- Contributions are completely voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal.
- The sweepstakes runs from **October 2, 2023, to 5:00 PM (CT) December 8, 2023**.
- Suggested contributions are \$5 for each entry into the Holiday Sweepstakes. This guideline is merely a suggestion. Individuals are free to contribute more or less than the suggested amount. CUNA and DakCU will not favor or disadvantage anyone by reason of the amount contributed or decision not to contribute.
- To enter the Holiday Sweepstakes without contributing to the CULAC/CUPAC follow the above instructions.

- The drawing will be held in private on Monday, December 11, 2023, at 3:00 PM CT at the DakCU office at 2005 N. Kavaney Dr, Suite 201, Bismarck, ND. Winners will be contacted via email and the winners' names will be posted on our website at www.dakcu.org by the end of the business day on Monday, December 11, 2023.
- Making a voluntary contribution does not increase chances of winning.

What exactly are CUPAC and CULAC? Credit Union Political Action Committee (CUPAC) is the state Political Action Committee (PAC) for Dakota Credit Union Association (DakCU) registered with the Secretary of State in both South Dakota and North Dakota. Credit Union Legislative Action Council (CULAC) is the federal PAC for the Credit Union National Association (CUNA) and is the federal PAC that contributes to our federal candidates. Each are run by a board of trustees made up of credit union professionals and volunteers.

What type of activities do these proceeds support? The credit union movement is for and about people and encourages small contributions and volunteerism from the greatest number of credit union members possible. The Dakota Credit Unions' CUPAC/CULAC Holiday Sweepstakes allows all credit union staff and members to participate and helps keep us strong through essential political action on both the state and federal level. It also provides financial aid that supports our legislative events and candidates who have demonstrated support or willingness to learn about credit union issues and concerns.

THANK YOU for your support of this fundraiser. If you need additional information or have any questions, feel free to contact Chesney Garnos at cgarnos@dakcu.org or John Alexander at jalexander@dakcu.org.