

Georgia's Own Student Loan Payoff Contest Rules

OFFICIAL RULES

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

The Georgia's Own Credit Union Student Loan Payoff Contest (hereafter referred to as "The Contest") is sponsored by Georgia's Own Credit Union ("Credit Union," "Sponsor"), 100 Peachtree Street, Suite 2800, Atlanta, GA 30303. The Contest is governed by these Official Rules. By participating in the Contest, each entrant agrees to these Official Rules, including eligibility requirements. The Contest is subject to all federal, state, and municipal laws and is void where prohibited by law.

Eligibility

The Contest is open to entrants ("Entrants") who are legal residents of the United States residing in Georgia. ENTRANTS MUST: BE AT LEAST TWENTY-ONE (21) YEARS OF AGE OR OLDER AND NO MORE THAN THIRTY YEARS OF AGE AT THE TIME OF ENTRY; HAVE BEEN OR ARE ENROLLED IN AN ACCREDITED COLLEGE OR UNIVERSITY (an Accredited Institution is one that appears on the most recently available Database of Accredited Postsecondary Institutions and Programs published by the U.S. Department of Education immediately prior to the final day of the Entry Period); AND HAVE TWENTY-FIVE THOUSAND DOLLARS OR MORE IN STUDENT LOAN DEBT AS OF March 1, 2023 TO ENTER. Officers, Directors, Supervisory Committee Members, Employees, Agents, Successors and Assignments of Georgia's Own Credit Union and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children and grandchildren) are not eligible to win.

Entry

The Contest begins at 9:00:01 A.M. Eastern Standard Time ("EST") on March 1, 2023 and ends at 11:59:59 P.M. EST on November 30, 2023. (The Contest period). Entry and eligibility for this prize promotion are based upon: Entrant visiting georgiasown.org/student-loan-payoff and following the instructions to access and complete the online application, including submitting a thirty (30) second video describing what having their student loans paid off would mean to them. Entrants must submit original content. Entrants should not submit content that contains any elements that violate a third party's copyrights or trademark rights. Content should not depict any individuals that have not granted permission to be featured. One submission per Entrant. All non-winning entries will automatically be entered in the subsequent judging period, if any. There is a limit of one (1) entry per Entrant. Any attempt by an Entrant to obtain more entries by using multiple/different accounts, identities, registrations and logins, or any other methods will void that Entrant's entries and that Entrant will be disqualified.

Prize

A total of three (3) prizes will be awarded. One (1) person will be selected from among all eligible entries on three separate occasions during the Contest period to win ten thousand dollars (\$10,000) each subject to verification. Checks will be made payable to each of the winner's student loan provider. Each winner is responsible for making payments on their student loan up to the date the prize funds are received from the Credit Union and on any balance remaining after the prize funds are applied to the loan. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARDED WITHOUT WARRANTY OF ANY KIND BY GEORGIA'S OWN CREDIT UNION, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity to the Credit Union at Georgia's Own Credit Union, P.O. Box 105205, Atlanta, Georgia 30348, upon receiving notification of their selection or the prize, in the Credit Union's sole discretion, may be forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Official Rules. No other consideration will be paid.

Judging

The first judging period will begin May 1, 2023 and winners will be announced no later than May 31, 2023. The second judging period will begin August 1, 2023 and the winner will be announced no later than August 31, 2023. The third judging period will begin December 1, 2023 and the winner will be announced no later than December 31, 2023. The odds of winning depend on the number of eligible entries received. The three (3) winners will be notified via the telephone number provided within twenty-four (24) hours of selection. If the selected winners fail to contact the Credit Union to claim the prize within fourteen (14) days of the sending or posting of notification, or if the selected winners cannot be located through reasonable, good faith efforts by the Credit Union, alternate winners may be selected from among the remaining eligible entries.

Winning entries will be judged by a panel of experts who are Georgia's Own Credit Union employees or Credit Union representatives designated by Georgia's Own Credit Union. A panel of judges will determine the grand prize winners based on the following judging criteria: how the prize will impact the Entrant's future (60%) how the Entrant's college pursuits are contributing to the betterment of society (40%), In the event of a tie, the panel will select a winner based on the above criteria.

In the event that a potential winner is disqualified for any reason, another winner will be selected.

Publicity

By submitting an entry form, each entrant grants the Credit Union, and those acting under its authority, permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

Entries Are the Sole and Exclusive Property of the Credit Union

All Contest entries and/or related submissions become the sole and exclusive property of the Credit Union upon transmission. Contest entries will not be returned and may be used by the Credit Union for any purpose whatsoever related to any Contest, without additional compensation to the participant or any other individual or entity. Each Entrant hereby grants to the Sponsor and assignees, the exclusive, irrevocable, fully paid, universal license to use, copy, sublicense, transmit, distribute, publicly perform, publish, delete or display such Entry, or any portion thereof, in any media now known or hereafter devised including, but not limited to all forms of television and all forms of Internet and wireless protocol. Each Entrant authorizes the Sponsor and any entities affiliated or in privity with the Sponsor to utilize, for eternity and in any manner they see fit, the Entry submitted to Sponsor, and to make derivative works from such materials solely in connection with the Contest (i.e., to create promotional materials). Each Entrant releases the Sponsor, and their assignees and licensees, from any and all claims or liability (now known or hereafter arising), including but not limited to any claims for defense and/or indemnity, in connection therewith. Each Entrant agrees and acknowledges that participation in the Contest, including, without limitation, the Entrant's decision to provide the Entrant's submission to Sponsor for purposes of the Contest, shall not give rise to any confidential, fiduciary, implied-in-fact, implied-in-law, or other special relationship between Sponsor and Entrant, does not place the Sponsor in a position that is any different from the position held by members of the general public with regard to elements of the Entrant's video submission, and that the only contracts, express or implied, between the Sponsor and Entrant are as set forth in these Official Rules and the release forms. The Contest Winners may be required to complete and execute additional documents and have third parties execute Sponsor's documents in connection with the rights granted to Sponsor as a condition of prize acceptance. In addition, by participating in the Contest and submitting an Entry, each Entrant hereby grants permission (except where prohibited by law) for the Sponsor to use Entrant's Video, name, likeness, voice, quotes, comments, biographical information, photograph and/or image for the purpose of advertising, trade, or promotion without further notice, permission, compensation or consideration in any and all media now known or hereafter developed throughout the universe, unless prohibited by law. Except as required by law or permitted pursuant to these Contest Official Rules, the Sponsor will not share an Entrant's information with any third parties.

Disclaimer of Responsibility for Entries

Georgia's Own Credit Union is not responsible for problems with Contest entries, including but not limited to, entries which are lost, late, misdirected, damaged, incomplete, illegible, or cannot be completed due to

electronic or technical difficulties, even if the problem is the result of the sole or partial negligence of the Credit Union.

Data Collection/Privacy

The Credit Union will collect personal data about participants when they enter the Contest. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

Indemnification and Limitation of Liability

By entering this Contest, each entrant agrees to indemnify, release, and hold harmless the Credit Union, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from entrant's participation in the Contest and the acceptance of the prize **OR WHILE ENTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL CONTEST WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.**

FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY THE CREDIT UNION FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

Right to Cancel or Modify

The Credit Union reserves the right to cancel, terminate or modify the Contest if, in the sole discretion of the Credit Union, it is impossible or impractical to complete the Contest as planned for any reason, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention or technical failures of any sort.

Governing Law

All issues and questions concerning the construction, validity, interpreting and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the Contest, shall be governed by, and construed in accordance with the laws of the State of Georgia.

Winner's List

To see a list of Contest winners, please visit Georgia's Own website following the final determination of the winners and posting of the winner list (which Sponsor anticipates will occur in January 2024).