

Georgia's Own Credit Union's "Good Money Giveaway Contest"

TERMS & CONDITIONS

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

The Georgia's Own Credit Union "Good Money Giveaway Contest" (hereafter referred to as "Contest") is sponsored by Georgia's Own Credit Union (hereafter referred to as "Sponsor"), 1155 Peachtree Street, Atlanta, GA 30309. The Contest is governed by these Terms & Conditions. By participating in the Contest, each entrant agrees to these Terms & Conditions, 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 all legal residents of the United States residing in Georgia. MUST BE FOURTEEN (14) YEARS OF AGE OR OLDER AS OF MONDAY, NOVEMBER 21, 2016 TO ENTER. ENTRANTS UNDER THE AGE OF 18 MUST HAVE WRITTEN CONSENT OF PARENT OR LEGAL GUARDIAN. 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. To be a qualifying charity, charities must be a 501(c) (3) organization based in the state of Georgia. The following nonprofit 501 (c) (3) organizations and related activities are not eligible for participation. 1. Political; 2. Religious; 3. Fraternal.

Entry

The Nomination Period begins at 9:00 a.m. Eastern Time on Monday, November 21, 2016 and ends at 9:00 a.m. Eastern Time on Monday, November 28, 2016. To nominate a charity or organization, those who wish to nominate and/or vote (hereafter referred to as "Participants") can do so any of the following ways: 1. Visit the Official Georgia's Own Credit Union Facebook page (at <http://www.facebook.com/georgiasown>) and post the name of a charity or organization to the page using the hashtag #GoodMoneyGiveaway OR 2. Tag the Official Georgia's Own Credit Union page in a Facebook post with the name a charity or organization using the hashtag #GoodMoneyGiveaway OR 3. Tag the Official Georgia's Own Credit Union Twitter page (twitter.com/georgiasown or @GeorgiasOwn) in a post with the name of a charity or organization and use the hashtag #GoodMoneyGiveaway OR 4. Tag the Official Georgia's Own Credit Union Instagram account (@georgiasowncu) in an Instagram post with the name of a charity or organization using the hashtag #GoodMoneyGiveaway. Manual Entries: Entrants must provide their name, address, phone number, email address, and the name of their charity or organization on a three by five (3 X 5) index card and mail it to: Marketing/ "Georgia's Own Good Money Giveaway", P.O. Box 105205, Atlanta, GA 30348. Only cards received by 9:00 a.m. Eastern Time on Monday, November 28, 2016 will be eligible. Only one mailed entry per person. Georgia's Own Credit Union is not responsible for cards lost or damaged in the mail or not received by the end of the Nomination Period.

Winner Selection

After the Nomination Period has ended, representatives from Georgia's Own will select five (5) nominees as finalists to move on to a vote (the Voting Period) to choose a winner. The Voting Period will begin at 9:00 a.m. Eastern Time on Tuesday, November 29, 2016 and ends at 9:00 a.m. Eastern Time on Monday, December 12, 2016. During the Voting Period, Participants must visit the Official Georgia's Own Credit Union Facebook page directly (<http://www.facebook.com/georgiasown>) and click on the "Good Money Giveaway" tab. Once

you open the tab, follow the links and instructions and cast your vote. All votes must be received by the end of the Voting Period to be eligible. Manual votes: To vote for one (1) of the applicable charities or organizations, Entrants must provide their name, address, phone number, email address, and the name of their charity or organization they wish to vote for by stating "I wish to vote for (fill in the blank) to win the Georgia's Own Good Money Giveaway" on a three by five (3 X 5) index card and mail it to: Marketing/"Georgia's Own Good Money Giveaway", P.O. Box 105205, Atlanta, GA 30348. Only cards received by 9:00 a.m. Eastern Time on Monday, December 12, 2016 will be eligible. Only one mailed vote per person. Georgia's Own Credit Union is not responsible for cards lost or damaged in the mail or not received by the end of the Nomination Period.

Prize

The prize will consist of one (1) five thousand dollar (\$5,000.00) donation to the charity or organization with the most votes. Donations include only what is specified in the prize description. Odds of winning are 1:5, but are dependent on the number of Participants and votes. 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 SPONSOR, 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.

Winner Selection:

Unless otherwise specified in the Contest, one (1) charity or organization winner will be determined by the number of votes received at the end of the Voting Period. Final winner will be chosen after handwritten and electronic votes are tallied. Charity winners will be notified no later than December 30, 2016. The winner will be notified by telephone or email.

In the event of a tie vote, the winning charity will be determined by a 5-member team of Georgia's Own employees.

Administrator is Georgia's Own Credit Union whose decisions as to the administration and operation of the Contest and the selection of the potential winners is final and binding in all matters related to the Contest. Except where prohibited, the potential winning charity may be required to sign and return a release form to the Credit Union at P.O. Box 105205, Atlanta, Georgia 30348, which must be received by Administrator within seven (7) days of the date notice or attempted notice is sent, in order to claim the donation prize. If a potential winner of any prize cannot be contacted, or fails to sign and return the release form or provide any other requested information within the required time period (if applicable), the potential winner forfeits the charity donation prize. In the event that a potential winner is disqualified for any reason Sponsor Administrator will award the prize based on the next largest number of votes.

Winning charity will be notified no later than thirty (30) business days following the conclusion of the Contest by e-mail and/or telephone. If a winner does not respond to such notification within fourteen (14) days to claim their prize or the prize, in the Sponsor's sole discretion, may be forfeited.

The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Terms & Conditions. No other consideration will be paid.

Publicity

By submitting an entry, each entrant grants the Sponsor, 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.

Data Collection/Privacy

The Sponsor may 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 Sponsor, 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 SPONSOR 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.

Governing Law

All issues and questions concerning the construction, validity, interpreting and enforceability of these Terms & Conditions, or the rights and obligations of entrants and the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with the laws of the State of Georgia.

THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY, OR ASSOCIATED WITH FACEBOOK, TWITTER OR INSTAGRAM. ALL INFORMATION IS PROVIDED TO GEORGIA'S OWN AND NOT FACEBOOK, TWITTER OR INSTAGRAM.