

Your WCCU Debit Mastercard® could help you get away!*



Use your WCCU Debit Mastercard® between October 1, 2019 & December 31, 2019 and be automatically entered for a chance to win.*

Each transaction will enter you to win a trip to one of five destinations or a \$500 statement credit!

Official Contest Rules

Westerly Community Credit Union 2019 WCCU Debit Mastercard® Priceless Surprises® Fall Sweepstakes

Official Rules. No Purchase Necessary to Enter or Win. Purchasing Will Not Increase Your Odds of Winning. PIN-Based Debit & International Transactions Not Eligible For Automatic Entry. Entrants waive the ability to bring claims in a class action format. Winner of Grand Prize trip must travel by 12/31/20 or forfeit right to receipt trip prize. All entries, whether submitted by using an eligible consumer Mastercard® as described below or by mail, have an equal chance of winning.

Eligibility: The Mastercard & Jack Henry & Associates, Inc.® Priceless Surprises® Sweepstakes ("Sweeps") is open only to Mastercard cardholders whose account was opened by a participating Jack Henry & Associates, Inc.® Card Processing Solutions™ Mastercard Issuer (as described below) before 10/1/19 & who are legal permanent residents of the 50 U.S. (including D.C.) & the legal age of majority in cardholder's state of residence before 10/1/19. Void in U.S. Territories, including Guam & Puerto Rico, & where prohibited by law. Employees, officers & directors of Jack Henry & Associates, Inc. ("JHA" or "Sponsor"); participating JHA Card Processing Solutions Mastercard issuers ("Participating Issuers", as outlined below); Mastercard International Incorporated ("Mastercard"); teamDigital Promotions, Inc. ("Admin"); & each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies & the immediate family members (i.e., spouses, parents, children, & siblings & their respective spouses) and/or those living in the same household of any of the foregoing are not eligible to enter or win. Sponsor, Participating Issuers, Mastercard, Admin, & each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, & advertising/promotion agencies are each a "Released Party" & shall hereinafter collectively be referred to as the "Released Parties".

Participating Issuers: Visit jhasurprisespromo.com for the full list of all (183) Participating Issuers. In order to participate in the Sweeps & be eligible to win a prize, entrant must be an eligible Mastercard ("Card") cardholder whose Mastercard account was opened by a Participating Issuer(s) before 10/1/19.

How to Enter: Sweeps begins at 12:00:01AM Central Time ("CT") on 10/1/19 & ends at 11:59:59PM CT on 12/31/19 ("Promo Period"). There are 2 methods of entry: 1) To enter using your Card – you will automatically receive 1 entry into the Sweeps each time you use your eligible Card to make an eligible purchase transaction during the Promo Period. Purchase transactions involving PIN-based debit & international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, ATM fees, cash advances, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from corporate Cards, Small Business Cards, HSA Cards, deconverted Participating Issuer Cards, unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only purchases made with a Card in good standing (both at time of entry & winner selection) & issued by a current/non-deconverted Participating Issuer in the U.S. (both at time of entry & winner selection) to an identifiable end user (as set forth herein) & that are processed & submitted through Mastercard International Incorporated's U.S. transaction processing system during the Promo Period are eligible for automatic entry; or 2) **To enter by mail without making a purchase** – to receive 1 entry, hand print your full name, complete mailing address, telephone number, date of birth, the first 8 digits of your Card, your Participating Issuer Financial Institution Name, & the words "Mastercard & Jack Henry & Associates, Inc. Priceless Surprises Sweepstakes – [Insert Name of Participating Issuer]" on a plain 3" x 5" piece of paper & mail it in a sealed, stamped & hand printed #10 envelope to: Mastercard & Jack Henry & Associates, Inc. Priceless Surprises Sweepstakes, 211 Greenwood Ave. 2-2, Promo 526, Bethel, CT 06801 & write your Participating Issuer Financial Institution Name on the outer mailing envelope. Enter as often as you wish by mail, but each entry must be mailed separately & postmarked by 12/31/19 & rec'd by 1/7/20. **Each 3"x 5" entry must include your Participating Issuer Financial Institution Name on the outer mailing envelope. Failure to denote a Participating Issuer Financial Institution Name or any other requirement (as described above) on the outer mailing envelope will result in disqualification.** There is no limit on the number of entries an eligible consumer

may receive during the Promo Period, regardless of entry method. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. All entries become property of Sponsor & will not be returned. Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweeps-related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Sponsor reserves the right, in its sole discretion, to void any & all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

Winner Selection: Potential winners will be selected in a total of (183) individual random drawings ((1) drawing for the Grand Prize from among all eligible Sweeps entries rec'd & (1) drawing for each First Prize per Participating Issuer from among applicable eligible Participating Issuer entries rec'd) on/about 1/15/20. Drawings will be conducted by Admin, an independent judging organization, whose decisions will be final & binding in all matters relating to this Sweeps. The potential Grand Prize winner will be notified by Admin by telephone, email and/or mail (method selected in Admin's discretion). The potential First Prize winners will be notified by their applicable Participating Issuer by mail, at its discretion. In the event that a potential winner is selected via a Card transaction, prize will be awarded to the primary account holder (as determined by the Participating Issuer account records & subject to said Participating Issuer's timely identification of the account holder) named on the account accessed by the Card used to make the entry. Odds of winning a Grand Prize will depend on the number of eligible Sweeps entries rec'd. Odds of winning a First Prize will depend on the number of eligible entries rec'd per applicable Participating Issuer.

Prizes: (1) Grand Prize & (183) First Prizes will be awarded. Federal, state, & local taxes & all other expenses not specified herein are winners' sole responsibility. Limit 1 prize per person, immediate family member or household.

(1) Grand Prize ("Trip"): A 6-day/5-night Trip for winner & 1 guest to a destination of the winner's choice based on the following options: A) New York, NY, B) Chicago, IL, C) Los Angeles, CA, D) Miami, FL, or E) Honolulu, HI. Trip includes round-trip coach air transportation from the major airport nearest winner's residence, 1 standard double-occupancy hotel accommodation, ground transportation to/from the airport & the applicable hotel & to/from select onsite events, select onsite activities to be determined by Sponsor, a \$300 Mastercard Prepaid® Card, & \$3,500 awarded as a check that may be used to help offset taxes (Approximate Retail Value "ARV"=\$12,500).

(183) First Prizes/(1) Per Participating Issuer: A \$500 Statement Credit (ARV= \$500/ea.).

Grand Prize Trip details & prize details not specifically set forth herein will be determined by Sponsor in its sole discretion. Trip must be taken on date(s) specified by Sponsor or prize will be forfeited & an alternate potential winner may be selected by random drawing from among all remaining entries rec'd, if time permits. Grand Prize trip must be booked through Sponsor's designated promotional agency. Grand Prize Trip must be taken by December 31, 2020 or Grand Prize will be forfeited in its entirety. Blackout dates & other travel/accommodation/activity restrictions may apply. Actual value of Grand Prize will vary depending on winner's city of departure & final travel destination, requirements & activities; any difference in value will not be awarded. Sponsor, in its sole discretion, reserves the right to provide ground transportation in lieu of air transportation. Released Parties are not responsible for travel delays or cancellations. If any prize-related activity(s) is canceled or postponed for any reason, before or after Trip arrangements are made, Sponsor reserves the right, in its sole discretion, to award the balance of the prize or to award an alternate prize of equal or greater value in full satisfaction of prize award. If, for any reason whatsoever, winner and/or guest are unable to travel or participate in the Trip after all Trip-related travel arrangements have been made, Sponsor shall have no further obligation to winner and/or guest & no alternate winner will be selected. Prize & prize elements may not be separated or redeemed for cash. Travel, hotel & Mastercard Prepaid Card restrictions apply. Winner & guest must travel on the same itinerary, must be 18 years of age or older & are responsible for obtaining & possessing all required valid photo ID & travel documents prior to travel. Trip is subject to supervision & security &

other policies designated by Sponsor. Exact details of the onsite activities, including but not limited to date, time, location & duration are at Sponsor's sole discretion. Itinerary & program elements are at the discretion of Sponsor & are subject to change. Winner & guest agree to comply with all applicable hotel rules & regulations in connection with the Trip. Sponsor & the applicable onsite representatives reserve the right, in their sole discretion, to remove or to deny entry to any winner and/or his/her guest who engage(s) in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person during Trip. Winner & guest will be escorted out of the hotel, venue, and/or any other Trip aspect by Sponsor, the applicable onsite representatives, or their designated agent(s) for improper conduct and/or violation of federal, state or local laws (including, but not limited to, the unlawful possession, use, or distribution of illicit drugs, unlawful drug paraphernalia, & alcohol) &, in the case of any such infraction, Sponsor will have no further obligation to winner & his/her guest will forfeit the balance of prize. Released Parties will not be responsible for weather conditions, Acts of God, acts of terrorism, civil disturbances, work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of any elements of Trip. All costs & expenses associated with the acceptance & use of the Grand Prize not specified herein as being awarded, including, but not limited to, all federal, state & local taxes, additional air & ground transportation, food, beverages, souvenirs, gratuities, airline luggage charges, incidentals, upgrades, insurance, service charges & other misc. travel expenses are Grand Prize winner's sole responsibility. Grand Prize winner & guest are responsible for obtaining travel insurance (& all other forms of insurance) at their option & hereby acknowledge that Sponsor has not & will not obtain or provide travel or other form of insurance. First Prize Statement credit restrictions apply. Card must be open & in good standing at time of winner selection & First Prize fulfillment to receive statement credit. If Card is not open or in good standing, statement credit prize will be forfeited & may result in disqualification & awarding of prize to an alternate winner. **TOTAL ARV OF ALL PRIZES: \$104,000.**

Privacy: Your use of your Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to participate in this Sweeps & your consent for Sponsor, Mastercard, & Admin to obtain, use, & transfer your name, Card number, email & mail, phone number & other information for the purpose of administering this Sweeps, awarding the prizes & to comply with applicable legal requirements. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winners list. For automatic entries, Sponsor (or Admin on Sponsor's behalf) may obtain the applicable account holder's personal contact information (name, email address, phone number) from Participating Issuer(s) in order to award prizes.

Sponsor and/or Participating Issuer(s) may elect to send email marketing communications to its cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time & free of charge, choose not to receive any of those email communications by clicking on the unsubscribe link within the e-mail. Opting out of receiving email communications from a Participating Issuer(s) will not preclude a consumer from winning.

Except where prohibited by law, acceptance of a prize constitutes winners' irrevocable consent to Released Parties, their agents', successors & assigns or other designees' use of winners' name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising & promotional & publicity purposes in any & all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration except for the awarding of the prizes to the winners. Each winner may be required to sign a document confirming his/her consent. For information regarding Sponsor's privacy practices, please visit <https://www.jackhenry.com/more-from-jha/pages/privacy-policy.aspx>.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, & then for a prize (or applicable portion) of equal or greater value. Grand Prize winner will be required to notify Sponsor of prize acceptance by returning an executed & notarized Affidavit of Eligibility, Liability Release & (where legal) Publicity Release within 3 days of issuance of notification or other time period determined by Spon-

sor in its sole discretion. Grand Prize guest will also be required to sign & return a Liability Release & (where legal) Publicity Release prior to the issuance of travel documents. Grand Prize winner will also be required to submit to a confidential background check to confirm eligibility & ensure that Trip attendance by such person, or the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor in its sole discretion, &, in such event, the prize may be forfeited. Non-compliance with any of the foregoing may result in disqualification & awarding of prize to an alternate winner, if time permits. If any prize or prize notification letter is returned as undeliverable or the prize is declined for any reason, winner will be disqualified &, at Sponsor's sole discretion & time permitting, an alternate winner may be selected. Should a potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor shall have no further obligation to that potential winner & an alternate winner may be randomly selected from among all remaining eligible Sweeps entries, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants agree to be bound by these Official Rules & agree that Released Parties & their designees & assigns & all of their respective officers, directors, employees, shareholders, representatives, agents, & the franchisees of any of them shall have no liability & entrant will defend, indemnify & hold harmless the Released Parties from & against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) entrant's entry into the Sweeps, (ii) any materials he or she may submit in connection herewith, or (iii) the acceptance, possession, use or misuse of a prize or participation in any activities associated with the Sweeps or any prize awarded in connection herewith, including, without limitation, travel to/from/during the Trip & the lodging, activities & events of the Trip. Sponsor reserves the right, in its sole discretion, to void any & all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps & to modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps &, in the case of termination, at its discretion, select winners via a random drawing from all eligible, non-suspect entries rec'd prior to the event that required such termination. Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof), & disclaim any implied warranty. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations ("Suppliers") as a part of the prizes provided in connection with the Sweeps; & (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors, (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers, (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties, & (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Except where prohibited, entrant agrees that any & all disputes, claims & causes of action arising out of, or connected with, the Sweeps or any prize awarded shall be resolved individually, without resort to any form of class action, & exclusively by the appropriate court located in the State of New York. All issues & questions concerning the construction, validity, interpretation & enforceability of these Official Rules, entrant's rights & obligations, or the rights & obligations of the Sponsor in connection with the Sweeps, shall be governed by, & construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules.

The remedy for any claim shall be limited to actual damages, & in no event shall any party be entitled to recover punitive, exemplary, consequential, or incidental damages, including attorney's fees or other such related costs of bringing a claim, or to rescind this agreement or seek injunctive or any other equitable relief. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect & will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference & will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, & the terms & conditions of the Official Rules, the Official Rules shall prevail, govern & control & the discrepancy will be resolved in Sponsor's sole & absolute discretion.

Winners Names: For the winners' names, send a self-addressed, stamped envelope to be rec'd by 2/28/20 to: Mastercard & Jack Henry & Associates, Inc. Priceless Surprises® Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801. JHA Card Processing Solutions™ is a trademark of Jack Henry & Associates, Inc.® Mastercard, Mastercard Prepaid & Priceless Surprises are registered trademarks, & the circles design is a trademark, of Mastercard International Incorporated. All third-party trademarks belong to their respective owners. The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements or the Sweeps.

Sponsor: Jack Henry & Associates, Inc., 663 W Hwy 60, Monett, MO 65708.

Administrator: teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801, www.teamDigital.com

CONSUMER DISCLOSURE: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. You have not yet won. Void in Guam, Puerto Rico & where prohibited. Open to U.S. legal residents who are Mastercard cardholders of a participating Jack Henry & Associates, Inc. Mastercard Issuer & legal age of majority or older, each before 10/1/19. (1) Grand Prize valued at \$12,500. (183) First Prizes valued at \$500/ea. Starts 10/1/19. Ends 12/31/19. See Official Rules for details. Sponsored by Jack Henry & Associates, Inc., 663 W Hwy 60, Monett, MO 65708.



**Westerly
Community
Credit Union**

Westerly ~ Richmond ~ Wakefield
www.westerlyccu.com
401.596.7000



Insured by NCUA.