

Family Savings Credit Union 75th Anniversary Diamond Dig Official Rules

1. Eligibility: No purchase or obligation necessary to participate and win. All participants must be 18 years of age or older at time of contest participation. Limit of one participant per household. Employees of Family Savings Credit Union, their immediate families (spouses, parents, children and siblings, and each of their respective spouses), Board Members, Supervisory Committee members and members of the household of such individuals are not eligible to register for the contest.

2. How to Enter the Contest: A random drawing will determine the 50 digging participants. Selected participant must provide valid form of identification to register and participate in the dig. The participant will register for the dig by using the official sign in sheet at the event. This will give the participant the chance to dig for the diamond necklace or a gift card/prize. There will be five dig events with 10 spots each.

3. Participants agree to terms of eligibility, liability and irrevocably consent to and authorize the use and reproduction by Family Savings Credit Union or anyone authorized by Credit Union, of all photographs of me and/or my property for all purposes, in any form, even in conjunction with my name, fictitious name or company name. Use of the photographs, pictures, portraits, or images, in any and all forms and media and in all manners, including composite images or distorted representations, for the purposes of publicity, illustration, advertising and publishing (including publishing in electronic form or on internet websites), for any product or services or other lawful uses, may be determined by Credit Union, or anyone authorized by Credit Union. I release and discharge Credit Union, and those acting under the authority of Credit Union, from any and all liabilities or claims arising from or related to the blurring, distortion, use in composite form, or alteration of the image. I waive any and all rights to review or approve the finished images, advertising copy, or finished product containing the images. I also release and discharge Credit Union, and those acting under the authority of Credit Union, from any and all claims in connection with the use of the images, including without limitation, any and all claims for invasion of privacy and libel. I affirm that I am over the age of majority and have the right to contract in my own name. I have read and fully understand the terms of this release.

4. Prizes: Grand Prize: 1 Diamond Necklace; valued at \$949.99. Additional Prizes: Ember Tumbler valued at \$179, SOLO Tabletop Stove valued at \$189.99, Yeti Hopper Cooler valued at \$250, 20 oz Yeti Rambler valued at \$35, Medium Bogg Bag valued at \$77, Ring Doorbell valued at \$99.99, JBL Speaker valued at \$99.95, iRobot Roomba valued at \$469.99, Echo Spot valued at \$79.99, Ninja Ice cream \$219.99, Blackstone Griddle valued at \$249.99, Nutribullet valued at \$159.99, Beats Headphones valued at \$189.99, Cash prizes: five \$10 cash prizes, five \$20 cash prizes, thirteen \$50 cash prizes, five \$100 cash prizes. Gift Card Prizes: three \$25 Visa Gift Cards; five \$20 Chick Fil A Gift Cards. Prizes are non-transferable, non-assignable and cannot be redeemed for cash. Prizes and individual components of prize packages are subject to availability, and the Credit Union reserves the right to substitute prizes of equal or greater value. Federal, state and local taxes are the sole responsibility of the winner.

5. Participation. By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. By entering this Contest, you also acknowledge and agree that your personal information from any entry form may be used by Sponsor(s) for internal marketing analyses and to provide participants with information from time to time about Family Savings Credit Union and its services, products, and promotions. All personal information collected will be treated in a manner consistent with Sponsor's privacy policy, which is available at www.familysavingscu.com. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.

6. Waiver of Liability & Indemnification. Participants in the Diamond Dig understand that the Contest involves inherent risks, which may include, but are not limited to:

- Physical injury.
- Damage or loss of personal property.
- Risks arising from weather conditions, facilities, or the actions of other participants, spectators, and organizers.

Participants knowingly and freely assume all such risks, both known and unknown, even if arising from the negligence of the parties being released.

Participants hereby completely and forever release, waive, and discharge Family Savings Credit Union, its owners, officers, directors, employees, volunteers, agents, and event sponsors (collectively, the "Released Parties") from any and all liability, claims, demands, or causes of action arising out of Participants participation in the Contest. This includes, but is not limited to, claims for personal injury, illness, death, or property damage, whether caused by the ordinary negligence of the Released Parties or otherwise.

Participant agrees to indemnify, defend, and hold harmless the Released Parties from any and all claims, losses, damages, lawsuits, or expenses (including attorney's fees) brought by Participant or any third party arising out of Participants actions, omissions, or conduct during the Contest.