



Score with NET Giveaway

You are automatically entered into the drawing for the Score with NET Giveaway if you complete \$ 1 ,000 or more worth of eligible PIN or Signature purchases during the Giveaway Period using your NET Credit Union VISA® Credit Card.

Official Rules

NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE EQUAL CHANCE OF WINNING. GIVEAWAY SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. OPEN TO LEGAL U.S. RESIDENTS CURRENTLY RESIDING IN PENNSYLVANIA WHO ARE 18 YEARS OF AGE OR OLDER.

Giveaway Period: NET Credit Union's "Score with NET" ("Giveaway") begins at 12:00:00 a.m. Eastern Standard Time ("EST") on March 1st, 2023 and ends at 11:59:59 p.m. EST on March 31st, 2023 ("Giveaway period").

How to Enter: NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Giveaway. Winner need not be present to win but must prove eligibility to receive prize. The odds of winning are dependent on the number of entries. There are two (2) ways to enter the Giveaway during the Giveaway period.

1) Auto-matic Entry; and 2) U.S. Mail.

1. Automatic Entry: An eligible NET Credit Union Credit Card cardholder who completes \$ 1 ,000 or more of eligible PIN or Signature-based purchase transactions using his/her NET Credit Card ("Eligible Card") automatically receives one (1) Giveaway entry during the Giveaway Period. Cash advances are not eligible transactions. Refund/Return transactions are also excluded from eligible entries. Eligible Cards or card numbers that have been stolen, are fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Entry will be deemed submitted by the primary person in whose name the Eligible Card used to enter the Giveaway was issued. To be deemed eligible, all eligible transactions must have an account posting date that is prior to the end of the Giveaway Period. Qualifying transactions made on Saturdays, Sundays or Holidays will count as entries when they post to the attached Credit Card account during the Giveaway Period by 11:59:59 p.m. on 3/31/2023.

2) To enter without purchase or obligation by U.S. Mail: You may enter the Giveaway without purchase via U.S. Mail your complete name, postal mailing address, city, state, ZIP code and primary phone

number (including area code) along with your email address on a piece of paper, and mail your entry to: NET Credit Union, Attention: Marketing – Score with NET, 119 Mulberry Street, Scranton, PA 18503. Mail-in entries must be postmarked by the last day of the Giveaway Period. Only one entry per postmarked and stamped envelope will be accepted. No mechanical reproductions permitted. Entries become the property of NET Credit Union and will not be acknowledged or returned. Illegible, incomplete or inaccurate entry materials will be disqualified. Entrants are responsible for all third-party imposed costs and fees, including the cost of postage. Proof of mail-ing does not constitute proof of delivery. Participants agree not to hold NET Credit Union, their partners, their employees and/or their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.



Eligibility: Void where prohibited or otherwise restricted by law. All federal, state and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. Each prize winner who enters via mail may be required to complete an affidavit of eligibility and liability release form. If required, documents must be returned within seven (7) business days of receipt or the prize winner will be disqualified and prize will be forfeited. NET Credit Union will not be responsible for any undeliverable or returned documentation, and prize will be forfeited. No transfer or assignment of prize is permitted. By participating in this promotion, entrants accept and agree to be bound by these Official Rules and the decision of NET Credit Union, which shall be final, binding and conclusive in all matters.

Drawings: Random drawings will be conducted from among all eligible automatic and mail-in entries received. Entries will not be carried over month-to-month during the Giveaway Period. Mailed entries must be received within one (1) week of postmark dates. The random drawings will be conducted by NET Credit Union's marketing department three (3) weeks after the period date has ended and all the mail-in entries have been added to the drawing.

Odds: Actual odds of winning any one (1) prize will depend on the number of eligible entries received for any Giveaway Period.

Prizes: Two (2) prizes will be awarded in total for the Giveaway Period to two (2) winners. Each winner will receive \$500 directly deposited into their NET account. The winner for each drawing will be contacted and arrangements for delivery of prize will be coordinated at that time. Each prize is valued at \$500.00.

Prize Restrictions: Prizes are not transferable. No substitution of prize permitted except at the sole discretion of NET Credit Union. Federal, state and local taxes on prize and any expenses relating to the acceptance of a prize are the responsibility of the winners. Limit one prize per person, household, or address.

Awarding of Prizes: Within one (1) week of winner verification, winners will receive the prize listed above for the Giveaway Period. Selected winners must make arrangements with NET Credit Union to coordinate the delivery of the prize. Winners may need to provide any and all necessary tax reporting information to claim the prize. Winners who enter by mail may be required to complete an IRS Form W-9 and an affidavit of eligibility and liability release and must provide a legal document showing Pennsylvania residence or the prize will be forfeited. Winners may receive an IRS Form 1099 for the value of the prize. In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at NET Credit Union's discretion, be awarded to an alternate winner.

Additional Terms: By participating, entrants agree to: (a) the Official Rules and the decisions of NET Credit Union, which shall be final and binding in all respects; and (b) release, discharge and hold harmless NET Credit Union from any liability, claims, or damages arising out of their participation in the giveaway and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, NET Credit Union's use of his/her name and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission, or notification and, upon request, will provide consent to such use in writing. As a condition of entering the giveaway, participants agree that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waves all rights to claim, punitive, incidental, consequential, or any other damages, other than that for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this giveaway, including any prize awarded, shall be resolved individually, without resort to any form of class action; and (c) any and all claims, judgments, and awards shall be limited modify prize award procedures at its discretion.



Limitation of Liability: NET Credit Union is not responsible for computer, printing, telephonic, typographical human, or other errors, relating to or in connection with the giveaway, including, without limitation, errors which may occur in the administration of the giveaway, the announcement of the prize, the processing of the entries, or in any giveaway-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter in the processing system; or are processes, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error omission, interruption, defect, delay in operating or transmission, or any combination thereof. NET Credit Union reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the giveaway; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. Any use of robotic, automatic, programmed, or similar entry methods will void all such entries by such methods. NET Credit Union is not responsible for any incorrect or inaccurate information, whether caused by the website users or by any of the equipment or programming associated with or utilized in the giveaway; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this giveaway. If, for any reason, this giveaway is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the giveaway, NET Credit Union reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel terminate, modify, or suspend the giveaway and at its sole discretion award a prize from among a eligible non-suspect entries validly received prior to the action requiring such modification. By entering, all entrants agree that this giveaway is governed by laws of the United States with venue in Scranton, PA, for the resolution of all claims and disputes (excluding any claims against or dispute involving parties other than NET Credit Union relating to any prize awarded in the giveaway). NET Credit Union reserves the right to substitute actual prizes with similar items of equal or greater value based upon item availability.

Winners List: To receive a list of the winners or an additional copy of these Official Rules, send a self-addressed, stamped envelope postmarked by March 31st, 2023 and received by close of business on April 7th, 2023 to NET Credit Union, ATTN: Marketing – Score with NET Giveaway Winner List, 119 Mulberry Street, Scranton, PA 18503. The winners list will be available after April 24th, 2023, when all winners have been verified.

This giveaway is sponsored and administered by NET Credit Union.

CONSUMER DISCLOSURE: NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.