

Official Rules – The Alaska USA MEMBER MILLION POINTS MANIA Sweepstakes

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.

Sponsor: The sweepstakes (“Sweepstakes”) is sponsored and administered by Alaska USA Federal Credit Union, 4000 Credit Union Drive, Anchorage, Alaska 99503 (“Sponsor”).

Eligibility: The Sweepstakes is open to legal residents of the United States (excluding New York, Rhode Island and Florida), the District of Columbia, Puerto Rico and Guam, who are 18 years of age or older at the time of entry, who are current Alaska USA Credit Union members prior to the start of the Sweepstakes, have an Alaska USA Credit Card prior to the start of the Sweepstakes or obtain an Alaska USA Credit Card during the Sweepstakes Period, and who are legally in good standing and otherwise qualified to participate in Scorecard Rewards Program (“Eligible Participants”). Officers, directors, and employees of Sponsor and of Sponsor’s subsidiaries, affiliates, and advertising and promotions agencies, and the immediate families and individuals living in the same households of such officers, directors, and employees are ineligible to participate in the Sweepstakes. Immediate family means spouse and parents, children and siblings, and their spouses. Sponsor reserves the right to verify the eligibility of winners. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations, and is void where prohibited by law.

To Enter: The Sweepstakes runs from October 1, 2019, through December 6, 2019 (“Sweepstakes Period”). Eligible Participants who remain eligible for the full Promotional Period will automatically receive one (1) entry in the Sweepstakes. Eligible Participants also will earn one (1) additional entry for each purchase transaction that posts to their Alaska USA credit card during the Sweepstakes Period. Upon receipt of an entry, Eligible Participants are entered in the Sweepstakes and become “Entrants”. Entrants agree to these Official Rules, and accept Sponsor’s decisions as final. In the event of a dispute over the identity of an Entrant, the entry will be deemed as entered by the primary cardholder listed on the card account on the date the entry was earned.

To Enter Without a Card, Purchase or Payment: Participants will receive one (1) free entry simply for being cardholders. Entrants will also receive one (1) additional entry into the Sweepstakes for each online entry via WooBox by submitting the required information at the following link(s).

1. Week 1 <https://woobox.com/35ivqw>
2. Week 2 <https://woobox.com/cs6yb8>
3. Week 3 <https://woobox.com/5br3ea>
4. Week 4 <https://woobox.com/jjvd4p>
5. Week 5 <https://woobox.com/m4sa4e>
6. Week 6 <https://woobox.com/zxhceg>
7. Week 7 <https://woobox.com/fudi9v>

Alaska USA reserves the right, in its sole discretion, to maintain the integrity of the Sweepstakes, to void entries for any reason, including, but not limited to the use of bots, macros or scripts or other technical means for entering. There is no limit to the number of times Eligible Participants may enter during the Sweepstakes Period. Entries are cumulative through the end of the Sweepstakes Period.

Odds: Odds of winning depend on the number of eligible entries received during the Sweepstakes Period.

Prize Conditions: Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor's sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value. Prizes are subject to the terms and conditions relating to points earned in the ScoreCard Rewards Program, which can be found here: <https://www.alaskausa.org/loans/visaPlatinum.asp#benefits>.

Drawing: There will be a weekly drawing beginning October 18, 2019. Sponsor or its representative will conduct a random drawing from among all eligible entries received. Each Eligible Participant is limited to a maximum of one prize during the Sweepstakes Period. A Selected Entrant (as defined below) is no longer eligible to win in subsequent weeks' drawings, regardless of whether s/he claims the prize as set forth herein. The drawing and prizes will be determined by the schedule listed below:

Week 1: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on October 18, Announced October 25th.

ARV: \$4,800.00 but varies depending on items(s) redeemed.

Week 2: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on October 25th, Announced November 1.

ARV: \$4,800.00 but varies depending on items(s) redeemed.

Week 3: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on November 1, 2019, Announced November 8th.

ARV: \$4,800.00

Week 4: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on November 8, 2019, Announced November 15th.

ARV: \$4,800.00

Week 5: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on November 15, 2019, Announced November 22nd.

ARV: \$4,800.00

Week 6: There will be (2) two 500,000 ScoreCard Reward points and \$2,100 cash winners drawn on November 22, 2019, Announced November 29th.

ARV: \$4,800.00.

Grand Prize Winner. There will be one (1) Grand Prize winner drawn. The winner will win: 1,000,000 ScoreCard Rewards points which may be used for travel or merchandise, at winner's option, redeemed through ScoreCard Rewards and \$4,200 cash.

ARV: \$19,200.

FOR ALL PRIZES: please note the ScoreCard Rewards Points value is approximate and varies slightly, depending upon the value of the good or service for which they are redeemed.

Winners are not entitled to any surplus between the actual prize value and the prize listed herein. Any costs and expenses not specifically listed are the responsibility of the winner, including, without limitation, transportation, telephone charges, gratuities and taxes.

Prize Conditions: Prizes are not transferable and cannot be assigned or redeemed for cash, except at Sponsor's sole discretion. In the case of unavailability of any prize, Sponsor reserves the right to substitute a prize of equal or greater value. Prizes are subject to the terms and conditions relating to points earned in the ScoreCard Rewards Program.

Notification of Winners: All winners are "Selected Entrants" until Sponsor verifies their eligibility and identity. Selected Entrants will be contacted at the telephone number and email address listed on account or provided via Woobox entry, and where legal must complete, sign and submit to Sponsor an affidavit of eligibility, liability, and publicity release, within one week of the time of the prize notification (please note that Sponsor will provide free notary services in the event Selected Entrant wishes to visit a local branch in person). The winning of a prize is a taxable event and Selected Entrants will be required to provide their social security information and agree to receive a form 1099. Winners will be responsible for any tax liability associated with claiming any prize. If a Selected Entrant is unwilling or unable to complete and submit to Sponsor any required documentation within the specified timeframe, the selection will be voided, and Selected Entrant forfeits any right to a prize. In the event of forfeiture, Sponsor may draw an alternate winner up to one (1) time. Timely completion and submission of the required documentation and acceptance of the prize constitutes permission (except where prohibited by law) to use the winner's name, hometown, and likeness for purposes of advertising, promotion, and publicity in any media without additional compensation.

Release and Limitation of Liability: By participating in the Sweepstakes, Participants and winners agree to release and hold harmless Sponsor, Sponsor's subsidiaries and affiliates, and all of their employees, officers, directors, agents and representatives (the "Released Parties"), from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the Sweepstakes, or possession, acceptance and/or use or misuse of any prize or participation in any Sweepstakes-related activity and for any claims based on publicity rights, defamation, invasion of privacy or merchandise delivery. The Released Parties have no liability and no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or authority, and lost, stolen, late, misdirected, garbled, digitally delayed, damaged, or incomplete. In no event shall the Released Parties be liable for any indirect, punitive, incidental, special or consequential damages arising out of, or in any way connected with, the Sweepstakes, whether based on contract, tort, strict liability or otherwise, even if advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the foregoing limitation may not apply to all Entrants. Entrants who do not comply with these Official Rules, or attempt to interfere with the Sweepstakes in any way shall be disqualified. Sponsor is not responsible for any printing or typographical errors in any Sweepstakes-related materials or entries that are processed late or incorrectly or are lost due to human error or computer or electronic malfunction. The winners are solely responsible for payment of all federal, state, and local taxes on prizes and for any other expenses not specifically mentioned in the prize description. Sponsor reserves the right to cancel or modify the

Sweepstakes if fraud or technical failure compromises the integrity of the Sweepstakes as determined by Sponsor in its sole discretion. In the event the Sweepstakes must be suspended for any reason prior to the close of the Sweepstakes Period, Sponsor reserves the right to draw the winners from among the entries received prior to the suspension.

Personal Data & Privacy: Sponsor may use data about Entrants obtained from the Sweepstakes consistent with Sponsor's privacy policy, which is located at <https://www.alaskausa.org/service/security/privacynotice.asp?t=f>. By entering the Sweepstakes, Entrant agrees to such use of the personal data. Sponsor makes commercially reasonable efforts to comply with CAN-SPAM and Entrants may subsequently opt out of receiving commercial email communications by following the instructions contained in the email.

Disputes: Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or related to this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by any court of competent jurisdiction located in the State of Alaska; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred by Entrant, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (iii) 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 as expressly allowed herein, and further waives any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Alaska, without giving effect to any choice of law or conflict of law rules (whether of the State of Alaska or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Alaska.

Winners List: For a list of prize winners, send a self-addressed, stamped envelope between November 1, 2019, and June 15, 2020 to: Alaska USA Federal Credit Union, P.O. Box 196613, Anchorage, Alaska 99519, ATTN: Million Points Mania – Winners List. For privacy purposes, winners will be listed by first and last initials, along with the city and state in which the winner is domiciled. WA residents need not affix postage.