



“The Big Giver Contest” Official Rules

**NO PURCHASE NECESSARY
PURCHASE DOES NOT IMPROVE ODDS OF WINNING**

You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Contest. The Contest is subject to all applicable laws and regulations, and the eligibility requirements below, and is void in any jurisdiction where prohibited by law.

Eligibility: Commonwealth One’s “The Big Giver Contest” (the “Contest”) is open to all Commonwealth One Federal Credit Union members that are legal residents of the United States and who are 18 years of age or older at the time of entry. Employees of Commonwealth One Federal Credit Union (or “Sponsor”), their immediate family members (spouse, parents, children and siblings, and their respective spouses) and individuals living in the same households of such employees are ineligible. Void where prohibited by law, including but not limited to Alaska, Florida, Hawaii, Puerto Rico, New York, and Rhode Island. Prizes subject to all applicable federal, state and local laws and regulations.

Promotion Period: The Contest begins at 12:00 am on November 1 and ends at 11:59 pm on March 31, 2023, and is subject to change or termination at any time (the “Promotion Period”). The Contest is made up of three phases – Entry Period, Finalist Selection, and Voting Period – which start and end on the dates and times listed below. The start time for each phase is 12:00:00 am E.D.T. and the end time for each phase is 11:59:59 pm E.D.T.

- Entry Period – November 1, 2022 through December 15, 2022
- Finalist Selection Period – December 19, 2022 through December 31, 2022
- Voting Period – March 13, 2023 through March 31, 2023

Entry Period: By participating in this Contest, entrants agree to be bound by these Official Rules and to Sponsor’s decisions, which are final and binding on all matters relating to the Contest. Entrants may only enter the Contest during the Entry Period. Entrant acknowledges that Sponsor may use an entry without any compensation to entrant or persons appearing in print, video, in any and all media, throughout the world, in perpetuity, including derivative works.

How to Enter: Complete The Big Giver Contest Entry Form on Commonwealth One’s website at cofcu.org/BigGiver to nominate your favorite local charity. Your entry must include the following information:

- Your name, email address and phone number
- Charity’s Full Name
- Charity’s phone number/email address
- Charity’s website, if applicable
- What the Charity does to help those in your community?
- Why you are nominating the charity?

The nominated organization must be within Commonwealth One’s field of membership and provide for the needs of people in the communities we serve. The following organizations are not eligible: (i) political parties, candidates, or organizations, lobbying groups or individuals, (ii) religious organizations, churches, seminaries, theological institutions or Bible colleges, (iii) organizations that discriminate, in any of their activities or



operations, on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, or (iv) organizations that do not fit within NCUA requirements for charitable contributions/donations or are included on OFAC's sanctions list.

Entries submitted become the sole property of the Sponsor. In addition to the above method of entry, you may also submit your entry in writing, by including the details mentioned above in a letter or postcard and dropping off your Contest entry at any Commonwealth One branch during business hours. Written entries may also be mailed to Commonwealth One, Attn: Marketing Dept. – The Big Giver Contest, P. O. Box 9997, Alexandria, VA 22304-0797. All Submissions must be received by 11:59 p.m. E.D.T. on December 15, 2022. Sponsor is not responsible for late or unsuccessful attempts to enter.

Regardless of the method of entry, only one entry is allowed per individual. Multiple entries are not permitted.

Finalist Selection Period: Commonwealth One's Executive Leadership Team will review all eligible entries received and select up to five (5) finalists from all eligible entries on or about December 19, 2022. Finalists will be selected based on the following criteria:

- Statement(s) submitted by the entrant on how the charity serves the community and why that charity is important to them
- Sincerity and persuasiveness of the submission
- Location of the charity and its impact in the community
- Financial and logistical needs of the charity, and potential impact of a prize

A maximum of five finalist charities, subject to verification of eligibility and compliance with these Official Rules and the charity's agreement to participate as necessary, will be selected in the sole discretion of Commonwealth One's Executive Leadership Team. All Commonwealth One Federal Credit Union decisions regarding eligibility and qualifying entries are final.

If your entry is selected as a finalist, Commonwealth One will notify you by email, postal mail and/or phone. Finalists will be required to provide identification, sign an affidavit of eligibility and a publicity release, and a "Contestant Agreement to Participate" form, or another finalist will be selected. Further, the nominated charity must agree to participate. If Commonwealth One Federal Credit Union is unable to contact the potential finalist within of seven (7) days of the drawing and/or the charity refuses to participate, then an alternate finalist will be selected.

Commonwealth One will record a video of the five entrant finalists selected nominating a charity for entry into the Contest and sharing why this charity is important to them in addition to addressing the other criteria above. The filming will be held between January 1, 2023 and February 6, 2023 at our corporate headquarters located at 4875 Eisenhower Avenue, Suite 100, Alexandria, VA 22304 or our Harrisonburg Regional Branch located at 42 Terri Drive, Harrisonburg, VA 22802 and at a reasonable time period in Commonwealth One's discretion. Travel to and from the recording and any related costs will be the responsibility of the entrant finalists. Videos will not exceed three (3) minutes in length. All videos become the sole property of the Sponsor. Finalists must be willing and able to attend a photo and video shoot to record their entry no later than February 6 or otherwise forfeit their entry. To the extent insufficient videos are recorded, Commonwealth One reserves the right to allow additional videos to be recorded after February 6, 2023 but before the Voting Period begins.



In the video you may not infringe upon any copyrighted material, or display profane, explicit, discriminatory, illegal, offensive, or harassing content of any kind. Further, your video should not include third parties who have not expressly authorized you to display their image, likeness or voice in any video. By participating in the video recording, you represent and warrant that you have all necessary rights to do so, authority to enter the Contest and submit an entry, the entry is an original work by you, and no other party has any rights, title or interest in or to the entry. By participating in the video recording, the entrant is providing permission to use his/her name and photo/likeness for advertising and promotional purposes for this and similar promotions, and in perpetuity in any media, now known or hereafter devised without compensation, except where prohibited by law. For more information, see the “Publicity” section below.

The Voting Period: The videos selected during the Finalist Selection Period will be posted on Commonwealth One’s social media sites and judged by the public in accordance with the criteria set forth above for finalist selection. The voting will be conducted during the Voting Period. Only one vote is allowed per person. The winner will be determined by the entrant video with the most votes at the conclusion of the Voting Period, and confirmed by the Commonwealth One judges. In the event of a tie, the tie will be broken by the Commonwealth One judges in accordance with the criteria set forth above for finalist selection. All decisions of Commonwealth One are final.

Prizes: One (1) \$10,000 donation to the nominated charity in the video with the most votes. The remaining finalist charities will each receive a \$1,000 donation (up to four (4) total). The charities will be notified on or about April 5, 2023. The prizes will be awarded directly to the charities in accordance with all applicable laws on or about April 15, 2023.

No substitutions or transfer of prize permitted. All taxes, whether federal, state, or local, on the prizes are the sole responsibility of the winners and Commonwealth One will report all prize winnings if required by applicable law.

Sponsor: Commonwealth One Federal Credit Union, PO Box 9997, Alexandria, VA 22304 (800) 424-3334 is the sole sponsor of the “The Big Giver Contest”. The Contest is in no way sponsored, endorsed, or administered by, or otherwise associated with any websites used for the promotion of the Contest, including without limitation Facebook, Instagram, or Twitter.

Release: By participating in the Contest, entrants, and by accepting any donation, a winning charity, agrees to, release, indemnify and hold harmless Commonwealth One Federal Credit Union and its representatives, officers, directors, and employees, along with any websites used for the promotion of the Contest (collectively, “Releasees”), from and against any injuries, losses, damages, claims, actions, and/or any liability of any kind resulting from or arising from participation in the Contest or acceptance, possession, use, misuse or nonuse of any prize that may be awarded. Releasees are not responsible for printing or typographical errors in any Contest-related material; for stolen, lost, misdirected, late, postage-due, damaged, incomplete, inaccurate entries or mail, or for entries that are lost, misdirected, fail to enter the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer or human error; or for electronic, computer, or telephonic malfunction or error. If, in Commonwealth One Federal Credit Union’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering, fraud, or technical difficulties with any portion of the Contest that compromise or corrupt the administration, integrity, security or fairness of the Contest, the judges reserve the right at their sole discretion to disqualify a person who tampers with the process and select an alternate finalist or winner. Commonwealth



One Federal Credit Union reserves the right to seek damages and other remedies from any such person to the fullest extent of the law.

IN NO EVENT WILL SPONSOR BE LIABLE FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, WHETHER OR NOT THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN, AND REGARDLESS OF THE FORM OF THE CLAIM OR ACTION, OR THE LEGAL THEORY ON WHICH IT IS BASED.

Publicity: Except where prohibited, participation in the Contest constitutes each entrant finalist’s consent to Commonwealth One Federal Credit Union’s and its agents’ use of each finalist’s name, likeness, photograph, voice, quotes, statements, opinions, biographical information and/or hometown and state for promotional purposes in any media now known or hereinafter invented, worldwide, without further payment or consideration.

Dispute: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of any entrant, winner, and Commonwealth One Federal Credit Union in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the Commonwealth of Virginia, without regard to choice of law rules, and the courts of the Commonwealth of Virginia shall be the sole forum for any disputes arising in any way out of or related to these Official Rules, the Contest, or any prize, to the exclusion of all other forums. The decisions of Commonwealth One Federal Credit Union are final and binding in all matters relating to this Contest. These Official Rules may not be published or otherwise reproduced elsewhere, in whole or in part, without the written consent of Commonwealth One Federal Credit Union, which claims all applicable rights to these Official Rules.

Rules and Winners List: For a copy of the Contest rules or a list of the prize winners, which shall be available by mail after June 1, 2023, send a self-addressed, stamped envelope to The Big Giver Contest Winner, Commonwealth One Federal Credit Union, Attn: Marketing, PO Box 9997, Alexandria, VA 22304.

THE CONTEST IS VOID WHEREVER PROHIBITED BY LAW.