

Lucky Duck Official Contest Rules

NO PURCHASE NECESSARY TO ENTER. ODDS OF WINNING DEPEND ON THE NUMBER OF ENTRIES. CONTEST VOID WHERE PROHIBITED. ALL FEDERAL, STATE, AND/OR LOCAL LAWS AND REGULATIONS APPLY.

1. ELECTRONIC/SOCIAL MEDIA DISCLAIMER: This Promotion is being administered by OCCU, among other means, via selected electronic and Social Media channels including email, Facebook, Twitter, and Instagram (the “Channels”) However, this Promotion is in no way sponsored, endorsed or administered by, or associated with the Channels. As such, please direct any questions, comments, or complaints regarding the Promotion to OCCU. You understand that you are providing your information to OCCU and agencies acting on their behalf with regard to this Promotion, and not to the Channels. By participation in this Promotion you agree to release the Channels from liability relating to this Promotion.

2. PROMOTION PERIOD: Promotion begins at 12:00 a.m. PDT on April 15, 2019, and ends at 11:59 p.m. PDT on April 26, 2019 (“Promotion Period”).

3. TO ENTER: During the Promotion Period, pick up a coloring sheet from an OCCU branch or download from www.MyOCCU.org/LuckyDuck and a) upload a photo of the completed coloring sheet to your Instagram or Twitter account using the hashtag “#OCCULuckyDuck” and tag @OCCU, or b) post on the OCCU Facebook page, using the hashtag “#OCCULuckyDuck”. Limited to one (1) entry per person for the duration of the Promotion Period. All entries submitted from any person/email address/unique user ID submitting Entries in excess of the stated limitation will be void.

4. ELIGIBILITY: This contest is open to children between the ages of 0-12 who are legal residents of the fifty (50) United States and the District of Columbia and requires a legal guardian who is 18 years of age or older to enter on behalf of the child. Directors, officers, supervisory committee members, and employees of OCCU, and any affiliated companies, agents, professional advisors, advertising and promotional agencies, and immediate families of, or any persons domiciled with, such persons are not eligible.

5. SELECTION OF CONTEST WINNERS: OCCU will post all eligible entries to a Facebook photo album on April 30, 2019. Winners will be selected by means of voting via Facebook. Announcement of the winners will be made no later than May 10, 2019. Winner will be notified via phone and Facebook Messenger. Failure to respond to the notification of winning within the specified time period in the notification, the return of any prize notification as undeliverable, OCCU’s inability to contact a winner within a reasonable time period, or noncompliance with these Official Rules may result in disqualification and, at OCCU’s sole discretion, an alternate winner may be selected.

6. PRIZE(S): Three (3) entrants chosen by the voting process will win the following prize package valued at \$50:

- A \$50 credit will be applied to an existing OCCU Lucky Duck account.

- If selected winner does not have an open OCCU Lucky Duck account, winner will receive a \$50 credit to be applied upon opening, as long as the winner meets OCCU's qualifications and the account is opened on or before June 30, 2019. Credit will be automatically applied to the winner's Lucky Duck account.

All federal, state and local taxes arising out of winning are the responsibility of the winner. Winner may receive a 1099 for the value of the prize. OCCU reserves the right to substitute prizes (or a portion thereof) of equal or greater value. No substitutions or transfers of prize are permitted by the winner, except at OCCU's sole discretion.

7. RELEASE OF LIABILITY AND PUBLICITY: By entering this Promotion, the winner consents to the use of their entry, name, photograph, likeness and limited biographical and contact information for publicity or advertising and for future OCCU-related product solicitation purposes without further compensation, consent, or notice where permitted by law. A release form signed by the legal guardian of the winning entry is required. All entrants release OCCU, Channels, and each of their respective parents, affiliates, subsidiaries, officers, directors, agents, employees, and all others associated with the development and execution of this Promotion (collectively, the "Released Parties"), from any and all liability with respect to, or in any way arising from, this Promotion and/or acceptance or use of the prize. OCCU assumes no responsibility for any injury, loss or damage to entrants' or to any other person's computer relating to, or resulting from, entering or downloading any information or software in connection with this Promotion.

8. GENERAL RULES: The Released Parties are not responsible for lost, illegible, late, delayed or misdirected entries, mail or email or other communications, or for any error in the administration of the Promotion, or in any announcement of the winner or prize. In no event will OCCU be liable for more than the stated number of prizes in Rule 6. OCCU reserves the right, in its sole discretion, to cancel or suspend this Promotion, in its entirety or in part, should tampering, unauthorized intervention, counterfeiting, fraud, technical failures, or other causes beyond OCCU's control corrupt the administration, security, fairness, integrity or proper play of the Promotion. OCCU reserve the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion, to be acting in violation of the Official Rules or any laws, or to be attempting to undermine the legitimate operation of the Promotion by cheating, hacking, deception, misappropriation, infringement, or any other unfair playing practices, poor sportsmanship, or intending to annoy, abuse, threaten, or harass any other participants or OCCU's representatives.

9. WINNERS' LIST AND OFFICIAL SPONSORS ADDRESS: For the names of the winners, available after May 31, 2019, send a self-addressed, stamped (#10) envelope to OCCU's "Lucky Duck" Contest, P.O. Box 77002 Springfield, OR 97475-0146. Requests must be received by December 31, 2019.