

**HOMEADVANTAGE REWARD UP SWEEPSTAKES
LIMITED TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND THE DISTRICT OF COLUMBIA.
VOID WHERE PROHIBITED.**

**NO PURCHASE, PAYMENT, MORTGAGE LOAN APPLICATION OR OBLIGATION NECESSARY TO ENTER OR WIN.
A PURCHASE, PAYMENT OR LOAN OBLIGATION WILL NOT INCREASE YOUR CHANCE OF WINNING.**

This Sweepstakes is sponsored by CU Realty Services, LLC, 8924 E Pinnacle Peak Road, Suite G-5, Box #625, Scottsdale, AZ 85255 (referred to herein as "HomeAdvantage" or "Sponsor"). Participating Credit Unions are not sponsors of this Sweepstakes.

1. **ELIGIBILITY.** The HomeAdvantage Reward Up Sweepstakes (the "Sweepstakes") is open to individuals who are legal residents and physically located in one of the 50 United States or the District of Columbia and are at least the age of majority in their state of residence (i.e., 19 in Alabama and Nebraska, 21 in Mississippi, and 18 in the District of Columbia and all other states). This Sweepstakes is void in all other U.S. territories and possessions, and where prohibited or restricted by law. Employees of HomeAdvantage, the participating credit unions (a list of participating credit unions is available at www.homeadvantage.com/rewardup), and their respective parents, affiliates, subsidiaries, vendors, advertising and promotion agencies and each of their respective officers, directors and agents, including Marden-Kane, Inc. (the "Administrator") (collectively "Released Parties") and their immediate family members (spouse, parent, sibling, grandparent and children, regardless of where they live) and persons residing in the households of such persons, are not eligible. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor/Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Receiving a prize is contingent upon fulfilling all requirements set forth herein. Noncompliance with any of the above eligibility requirements will result in disqualification.
2. **PROMOTION PERIOD.** The Sweepstakes begins on September 15, 2022 at 12:00:00 a.m. Eastern Time ("ET") and ends January 15, 2023 at 11:59:59 p.m. ET (the "Promotion Period") and is comprised of four (4) prize drawings as detailed in the chart below. Nonwinning entries from a prize drawing will be carried over and included in all subsequent prize drawings. Two (2) prizes are available to be won in each prize drawing. Sponsor's designated computer is the official time keeping device for this Sweepstakes.

| Prize Drawing | Entry Period | |
|---------------|--|----------------------------|
| | Begins at 12:00:00 a.m. ET and ends at 11:59:59 p.m. ET on the following Start and End Dates | Mail-in Entry Receipt Date |
| #1 | 9/15/2022 – 10/15/2022 | 10/21/2022 |
| #2 | 10/16/2022 – 11/15/2022 | 11/22/2022 |
| #3 | 11/16/2022 – 12/15/2022 | 12/22/2022 |
| #4 | 12/16/2022 – 1/15/2023 | 1/23/2023 |

3. **TWO WAYS TO ENTER:**

A. **To receive one (1) entry into the Sweepstakes:**

- You must be enrolled in the HomeAdvantage Program. If you are not already enrolled with HomeAdvantage, you can register for the HomeAdvantage Program at a participating credit union's HomeAdvantage website or via a participating credit union employee (the "Program"). Joining the Program is free.
- You must receive approval from a participating credit union on a residential purchase mortgage loan application during the Promotion Period. Approvals for loan applications to refinance a mortgage and for home equity loans and lines of credit are not eligible. Visit www.homeadvantage.com/rewardup for a list of participating credit unions.

Home Advantage Program registrants will receive one (1) entry into the applicable prize drawing that corresponds to the date when their mortgage loan application through a participating credit union is approved. (Note: your credit union must be listed as a participating credit union on or before the date of loan approval in order to receive an entry). **Limit one (1) entry per person.** Entries will be deemed to be earned by the primary applicant listed on the loan application. Participation in the HomeAdvantage Program is subject to its [Terms of Use](#).

- B. **Enter by mail without a purchase, loan application approval or other obligation.** To enter, on a plain piece of 3" x 5" paper, hand print your complete name, address (no P.O. Boxes), city, state, ZIP code, age, email address, and your daytime phone number (including area code). Then, on the opposite side of your entry, tell us in at least 20 words *why using the "HomeAdvantage" program would help you buy or sell your home*. Mail your entry in a hand-addressed #10 business-size envelope with first-class postage affixed, to: HomeAdvantage Reward Up Sweepstakes, PO Box 738, Syosset, New York 11791-0738 (a "Mail-in Entry"). Mail-in Entry, including outer-mailing envelope must be handwritten. No mechanically reproduced entries or metered mail permitted. Limit one (1) Mail-in Entry per outer-mailing envelope. Entries become the property of the Sponsor and will not be returned. Mail-in Entries that are not in the format specified above or do not comply with eligibility requirements are subject to disqualification, at Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery. No correspondence will be acknowledged or entered into. Each valid Mail-in Entry will be included in the monthly prize drawing that corresponds to the date on which the Mail-in Entry is received, provided it complies with the above requirements and is received by the Mail-In Entry Receipt Date indicated in the chart above.

LIMIT ONE (1) ENTRY PER PERSON, REGARDLESS OF METHOD OF ENTRY. Nonwinning entries from a prize drawing will be carried over and included in all subsequent prize drawings.

4. **RANDOM DRAWINGS AND ODDS OF WINNING.** A random drawing will be conducted from among all eligible entries received for each prize drawing. Each random drawing will be conducted by the Administrator, an independent judging organization, within seven (7) days following the mail receipt date for each prize drawing. Odds of winning a prize will depend upon the number of eligible entries received for each prize drawing. Only three (3) random drawings to select winners (if necessary) will be conducted, after which the applicable prize will remain unawarded. Limit one prize per person.
5. **WINNER NOTIFICATION AND VERIFICATION.** Winners are subject to eligibility verification, including loan approval verification (if applicable) and will be contacted via email or phone (utilizing the contact information that was provided to Sponsor at time of Program registration or provided on the Mail-in Entry). Potential winners will be required to execute and return an Affidavit of Eligibility/Release of Liability, a Publicity Release (where lawful) and a W9 form which will be used solely for tax reporting purposes ("Documents"). Completed Documents must be returned within 5 days (including Saturdays, Sundays and Holidays) of attempted delivery of same. If a potential winner cannot be contacted or fails to provide the requested information within the time period specified in the notification, said winner will forfeit his/her prize and Sponsor will have no further obligation to that potential winner. In the event that a potential winner is disqualified for any reason, an alternate winner will be selected from all eligible entries received for the respective prize drawing. Prizes will be awarded by Sponsor within 4-6 weeks after winner verification is complete.
6. **PRIZES.** A total of Eight (8) Prizes (2 per prize drawing) are available to be won, each consisting of \$1,500, awarded in the form of a check. Total value of all prizes available to be won is \$12,000. All prize details not specified in these Official Rules will be determined by the Sponsor in its sole discretion. Prizes are not transferable. No prize substitutions permitted except at the sole discretion of Sponsor. Prize consists of only the item specifically listed as part of the prize. Winner will be solely responsible for any applicable federal, state, and local taxes and any other expenses related to the acceptance and use of a prize not specified herein. The value of the prize is taxable as income and each winner

will receive an IRS form 1099 for the value of the prize as stated herein. In no event will more than the stated number of prizes be awarded.

7. **GENERAL CONDITIONS.** The Sweepstakes is subject to all applicable federal, state and local laws and regulations. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes if it cannot be executed as planned for any reason or event beyond Sponsor's control, including but not limited to a Force Majeure event or occurrence, an "act of God" (e.g., natural disaster, etc.) or an unforeseeable health event (e.g., pandemic) making it inadvisable, impractical, impossible or illegal or which materially affects a parties ability to perform its obligations under this agreement in whole or in part, or if fraud, technical failures, human error or any other causes beyond the reasonable control of the Sponsor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. If terminated, Sponsor may, at its discretion, award prize(s) from among all non-suspect, eligible entries received up to time of such action. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Released Parties assume no responsibility for undeliverable email messages resulting from any form of active or passive email filtering by a user's Internet service provider and/or email client or for insufficient space in user's email account to receive email. Released Parties are not responsible for computer, network, technical, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Sweepstakes, including without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Sweepstakes, the announcement of the prizes, the processing of entries or in any Sweepstakes-related materials; or for any loan application or mail that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. Sponsor not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of prizes.
8. **RELEASE.** By participating, entrants/winners agree to release, discharge and hold harmless the Released Parties from and against any claim or cause of action or liability arising out of participation in the Sweepstakes or acceptance/receipt/use/misuse of a prize, or for any claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property-related cause of action, and agree to be bound by the Official Rules and the decisions of the Sponsor and/or Sponsor's representatives, which are final. Acceptance of a prize constitutes permission for the Sponsor and its agencies to use winner's name and/or likeness for purposes of advertising and trade without further compensation, including a winners list, unless prohibited by law.
9. **DISPUTES AND CHOICE OF LAW:** Entrant agrees that any claim or dispute at law or equity that has arisen or may arise relating in any way to or arising out of the Sweepstakes, the Official Rules, or the Sponsor's and/or Administrator's Privacy Policy will be resolved in accordance with the provisions set forth in this Dispute Resolution section. Please read this section carefully. It affects your rights and will have a substantial impact on how claims you and we have against each other are resolved. Entrant agrees that whenever you have a disagreement with Administrator or Sponsor arising out of, connected to, or in any way related to the Sweepstakes, the Official Rules, or the Sponsor's and/or Administrator's Privacy Policy, you will send a written notice to the Sponsor ("Demand"). Entrant agrees that the requirements of this Dispute Resolution section will apply even to disagreements that may have arisen before entrant accepted these Official Rules or the Sponsor's and/or Administrator's Privacy Policy. Entrant must send the Demand to HomeAdvantage, 8924 E Pinnacle Peak Road, Suite G-5 Box #625, Scottsdale, AZ 85255, Attention: CRO. Entrant agrees that entrant will not take any legal action, including filing a lawsuit or demanding arbitration, until 10 business days after entrant sends a Demand. If the disagreement stated in the Demand is not resolved to entrant's satisfaction within 10 business days after it is received, and entrant intends on

taking legal action, entrant agrees that it will file a demand for arbitration with the American Arbitration Association (the "Arbitrator"). This arbitration provision limits the ability of entrant, Administrator, and Sponsor to litigate claims in court and entrant, Administrator and Sponsor each agree to waive their respective rights to a jury trial or a state or federal judge. Entrant agrees that it will not file any lawsuit against Administrator or Sponsor in any state or federal court. Entrant agrees that if it does sue in state or federal court, and Administrator or Sponsor brings a successful motion to compel arbitration, entrant must pay all fees and costs incurred by Administrator and Sponsor in court, including reasonable attorney's fees. For any such filing of a demand for arbitration, entrant must effect proper service under the rules of the Arbitrator and notice to the Notice Address may not be sufficient. If, for any reason, the American Arbitration Association is unable to conduct the arbitration, entrant may file its case with any national arbitration company. The Arbitrator shall apply the AAA Consumer Arbitration Rules effective September 1, 2014 (and as may be amended) and as modified by the agreement to arbitrate in this Dispute Resolution section. Entrant agrees that the Arbitrator will have sole and exclusive jurisdiction over any dispute it has with Administrator or Sponsor. The Federal Arbitration Act allows for the enforcement of arbitration agreements and governs the interpretation and enforcement of the agreement to arbitrate. The place of arbitration shall be in Maricopa County, AZ. Entrant agrees that it will not file a class action or collective action against Administrator or Sponsor, and that entrant will not participate in a class action or collective action against them. Entrant agrees that it will not join its claims to those of any other person. Notwithstanding any other provision in the Official Rules, or the Sponsor's and/or Administrator's Privacy Policy, if this class action waiver is invalidated, then the agreement to arbitrate is null and void, as though it were never entered into, and any arbitration dispute at that time will be dismissed without prejudice and may be refiled in a court. Under no circumstances does entrant, Administrator, or Sponsor agree to class or collective procedures in arbitration or the joinder of claims in arbitration. Administrator and Sponsor agree that we will submit all disputes with entrant to arbitration before the Arbitrator. 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's in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of California. This arbitration provision shall survive conclusion, modification or termination of the Sweepstakes and suspension, revocation, closure, modification, or amendments to the Official Rules, and any aspect of the relationship of the parties relating to or arising from participation in the Sweepstakes.

10. **PRIVACY.** HomeAdvantage registration and/or a home loan application approval during the Promotion Period and/or your submission of a Mail-In Entry constitutes your consent to participate in this Sweepstakes and your consent for Sponsor to obtain, use and transfer your name, mailing address, email, phone number and other information to a third-party for the purpose of administering this Sweepstakes. Information collected from entrants is subject to Sponsor's [privacy policy](#).
11. **WINNERS.** Winners will be posted at www.homeadvantage.com/rewardup. The winners list will be available on or about February 6, 2023, or after all winners have been verified.

ADMINISTRATOR: Marden-Kane, Inc., 575 Underhill Boulevard, Suite 222, Syosset, NY 11791-3416.