

**These are the Official Rules for Kohler Credit Union's grand prize drawing for a trip to Las Vegas (Promotion).**

**NO PURCHASE, ACCOUNT OPENING OR LOAN IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, OPENING AN ACCOUNT OR OBTAINING A LOAN WITH KCU WILL NOT INCREASE YOUR ODDS OF WINNING. PROMOTION IS VOID WHERE PROHIBITED BY LAW.**

1. **Terms and Conditions:** By entering the Promotion, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Promotion.
2. **Eligibility:** The Promotion is open only to legal residents of Wisconsin. If the winner is under the age of 21 the prize will be forfeited to the parent or guardian of the winner. All entrants must be natural persons. No entries from business entities accepted. Employees of Kohler Credit Union, its affiliates, subsidiaries, advertising or promotional agencies, and their immediate family members and/or those living in same household (whether or not related) are not eligible to enter the Promotion. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren.
3. **Promotion Period.** The Promotion begins on April 22, 2019 at 12:00 am Central Standard Time (CST) and ends on May 31, 2019 at 11:59 pm CST (the "Promotion Period").
4. **How to Enter – No Purchase Necessary to Enter or Win. There are Two Methods of Entry:** During the Promotion Period, you may enter by:
  - a. **Loan Entry.** Kohler Credit Union members will be automatically entered, and will receive one entry, when they close a consumer loan directly with Kohler Credit Union during the Promotion Period. Loans must close by June 16, 2019 to be eligible. Closing more than one consumer loan will not increase the number of entries. Kohler Credit Union membership is required to obtain a loan with Kohler Credit Union.
  - b. **Postcard Entry.** You can receive one entry by completing a 3 x 5 index card with your complete name, age, address, phone number and email address, and mailing to Kohler Credit Union, Attn: Marketing, 850 Woodlake Road, Kohler, WI 53044. The top of the 3 x 5 index card must be marked "Fun in the Sun Loan Sale – Las Vegas Trip". Only one entry per person. Multiple entries received from any one person will void all such additional entries. Entries that are incomplete, illegible, or corrupted are void and will not be accepted.
5. **Grand Prize:** The winner will receive a 3-night resort/hotel stay in Las Vegas, NV at a resort/hotel of their choosing between the dates of September 1, 2019 and December 31, 2019 at a maximum value of \$2000. Blackout dates may apply. Prize includes roundtrip airfare to Las Vegas, NV from Milwaukee, WI and resort/hotel accommodations for two people. Winner will contact Fox World Travel to schedule trip and discuss further details. Winner will be responsible for any costs exceeding the value of the prize. Winner will be responsible for meals, entertainment, additional transportation costs and any/all other costs outside the airfare and nightly stay at chosen hotel/resort. Estimated retail value of the prize is \$2,000 (with a maximum value of \$2000) and is subject to change up until the point of redemption due to rapidly fluctuating rates. One winner will be selected by random drawing held on or about June 19, 2019 from all eligible entries received. The odds of winning depend upon the number of entries received. The winner will be notified no later than June 21, 2019, via telephone. If the winner does not respond by June 30, 2019, another winner will be drawn.

6. **Taxes.** The prize is considered taxable income, and winner will be solely responsible for all federal, state, and local taxes; therefore, a valid Social Security number must be presented before claiming the prize. Winner will receive an IRS 1099 form reflecting the amount they receive as a prize.
7. **Publicity:** By participating you acknowledge that Kohler Credit Union has the right to, without further authorization, publicize your name, character likeness, photo, voice and the fact that you are a qualifier for promotional purposes without financial remuneration. Acceptance of the prize constitutes consent for Kohler Credit Union to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where prohibited by law. By participating in this Promotion, all entrants' further consent to Kohler Credit Union's use of the personal information provided so that Kohler Credit Union may administer the promotion and award the prize.
8. **Other Requirements.** There will be no substitution or cash alternatives. Participation in the contest and prize awarded are non-transferable. The winner may, at Kohler Credit Union's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If selected winner cannot be contacted, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner. Kohler Credit Union reserves the right to make rule or contest changes without notice at any time. Kohler Credit Union also reserves the right to change the aforementioned dates without notice. The decision of Kohler Credit Union management in the interpretation of these rules is final.
9. **RELEASE AND HOLD HARMLESS. BY ENTERING THIS PROMOTION, YOU AGREE TO RELEASE AND HOLD HARMLESS KOHLER CREDIT UNION, ITS PARENTS, SUBSIDIARIES AND AFFILIATED ENTITIES, AND EACH OF THEIR DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, AND REPRESENTATIVES FROM ANY DAMAGE, INJURY, EXPENSE, COST, DEATH, LOSS, CLAIM, ACTION, DEMAND, OR OTHER LIABILITY THAT MAY ARISE IN CONNECTION WITH THE PROMOTION, OR RESULTING FROM ACCEPTANCE AND/OR USE OF ANY PRIZE, TRAVEL TO OR FROM ANY PRIZE-RELATED ACTIVITY, PARTICIPATION IN THESE PROMOTIONS, AND FROM ANY MISUSE OR MALFUNCTION OF ANY PRIZE AWARDED, INCLUDING, WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND/OR PROPERTY DAMAGE.**
10. **Disqualification.** Kohler Credit Union reserves the right to disqualify any person tampering with the entry process or is otherwise in violation of these Official Rules or any laws.
11. **Applicable Law.** Any dispute arising from this Promotion will be determined according to the laws of the State of Wisconsin, without reference to its conflict of laws principles, and by entering these Promotions, you fully consent to the personal jurisdiction of the State and Federal Courts located in Sheboygan County, Wisconsin and agree that such courts shall have exclusive jurisdiction over all such disputes.

**These are the Official Rules for Kohler Credit Union's weekly \$50 VISA gift card drawings (Promotion).**

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1. **Terms and Conditions:** By entering the Promotion, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Promotion.
2. **Eligibility:** The Promotion is open only to legal residents of Wisconsin. If the winner is under the age of 18, the prize will be forfeited to the parent or guardian of the winner. All entrants must be natural persons. No entries from business entities accepted. Employees of Kohler Credit Union, its affiliates, subsidiaries, advertising or promotional agencies, and their immediate family members and/or those living in same household (whether or not related) are not eligible to enter the Promotion. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren.
3. **Promotion Period.** The Promotion begins on April 22, 2019 at 12:00 am Central Standard Time (CST) and ends on May 31, 2019 at 11:59 pm CST (the "Promotion Period").
4. **How to Enter – No Purchase Necessary to Enter or Win. There are two separate weekly social media contests to win a \$50 VISA gift card.**
  1. **Friday Fun Cam. There are two Methods of Entry.** During the Promotion Period, you may enter by:
    - a. **Social Media Entry.** The following steps must be completed to be eligible for the weekly "Friday Fun Cam" \$50 gift card drawing. Participants must watch our Snapchat "story" and correctly guess our Fun in the Sun Cam featured location. Our "story" will be posted every Friday between April 26, 2019 and May 31, 2019. Participants will have 24-hours to make their guess. Guesses must be made through direct message on Snapchat. Only one entry per person per week. Multiple entries received from any one person will void all such additional entries. Entries that are incomplete, illegible, or corrupted are void and will not be accepted
    - b. **Postcard Entry.** If you do not have a Snapchat or Instagram account, you can receive one entry by completing a 3 x 5 index card with your complete name, age, address, phone number and email address, and mailing to Kohler Credit Union, Attn: Marketing, 850 Woodlake Road, Kohler, WI 53044. The top of the 3 x 5 index card must be marked "Fun in the Sun Loan Sale – Fun in the Sun Cam". Only one entry per person per week. Multiple entries received from any one person will void all such additional entries. Entries that are incomplete, illegible, or corrupted are void and will not be accepted.
  2. **Fun in the Sun Selfie. There are two Methods of Entry.** During the Promotion Period, you may enter by:
    - a. **Social Media Entry.** The following steps must be completed to be eligible for the weekly "Fun in the Sun Selfie" \$50 gift card drawing. Participants must take a photo of themselves doing one of the following: 1) wearing the Kohler Credit Union Fun in the Sun sunglasses. Available at any Kohler Credit Union branch while supplies last. 2) with a vehicle or home that we helped them finance. Participants must post the photo to their personal Facebook, Twitter or Instagram account, tag Kohler Credit Union's official business account (by using the @ symbol), and use the official Fun in the Sun Loan Sale hashtag in their post: #funinthesunloansale. Maximum of two entries per person per week. Each entry per week must be a different photo option from the list above. Multiple entries received from any one person will void all such additional entries. Entries that are incomplete, illegible, or corrupted are void and will not be accepted.
    - b. **Postcard Entry.** If you do not have a Facebook, Twitter or Instagram account, you can receive one entry by completing a 3 x 5 index card with your complete

name, age, address, phone number and email address, and mailing to Kohler Credit Union, Attn: Marketing, 850 Woodlake Road, Kohler, WI 53044. The top of the 3 x 5 index card must be marked "Fun in the Sun Loan Sale - Selfie". Only one entry per person per week. Multiple entries received from any one person will void all such additional entries. Entries that are incomplete, illegible, or corrupted are void and will not be accepted.

5. **Prizes:** Two weekly winners will be selected (one from each social media contest) by random drawing on every Monday starting on Monday, April 29, 2019 through Monday, June 3, 2019. Weekly winners will be selected among those who participate in various social media contests or submit a postcard entry.
6. **Publicity:** By participating in contest, you acknowledge that Kohler Credit Union has the right to, without further authorization, publicize your name, character likeness, photo, voice and the fact that you are a qualifier for promotional purposes without financial remuneration. Acceptance of the prize constitutes consent for Kohler Credit Union to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where prohibited by law. By participating in this Promotion, all entrants' further consent to Kohler Credit Union's use of the personal information provided so that Kohler Credit Union may administer the promotion and award the prize.
7. **Other Requirements.** There will be no substitution or cash alternatives. Participation in the contest and prize awarded are non-transferable. The winner may, at Kohler Credit Union's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If selected winner cannot be contacted, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner. Kohler Credit Union reserves the right to make rule or contest changes without notice at any time. Kohler Credit Union also reserves the right to change the aforementioned dates without notice. The decision of Kohler Credit Union management in the interpretation of these rules is final.
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