

These are the Official Rules for Kohler Credit Union's grand prize \$1000 VISA gift card drawing (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 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 July 29, 2019 at 12:00 am Central Standard Time (CST) and ends on September 30, 2019 at 11:59 pm CST (the "Promotion Period"). Promotion may be extended beyond September 30, 2019, if the Blue Moon loan campaign is extended. Promotion will end when the loan campaign is complete.
4. **How to Enter – No Purchase Necessary to Enter or Win. There are Four 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 October 30, 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. **T-shirt Entry.** You must "get caught" by a Kohler Credit Union employee wearing the credit union Blue Moon Loan Sale T-shirt. "Catching" can occur at a Kohler Credit Union branch (only on Friday – Branch Day), at special events (complete listing at kohlercu.com) or by KCU employees outside of Kohler Credit Union branches. You may only be "caught" once per branch during Branch Day and special events. If you are caught at random, you may only be "caught" by the same employee once. Blue Moon T-shirts available while supplies last.
 - c. **Social Media.** Participate in the various social media contests for entries. One winner will be chosen for each social media contest. You may be entered more than once if you participate in multiple contests.
 - d. **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 "Blue Moon 9 Loan Sale". 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:** One winner will receive a \$1000 VISA gift card. Winner will be selected by random drawing held on or about November 15, 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 November 18, 2019, via telephone. If the winner does not respond by November 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.