

Official Rules for the **Save some Green, Win a GRILL!** Sweepstakes (“Sweepstakes”)

Consumer Disclosure: No purchase or payment of any kind is necessary to enter or win this sweepstakes. Some restrictions apply. You have not yet won. Odds of winning depend upon the total number of eligible entries. Reward: Defined below. Open to all legal residents of the 50 United States who meet the eligibility criteria set forth in these rules. Void where prohibited or restricted by law and outside the United States.

SecurTrust: SecurTrust Federal Credit Union, 3870 Goodman Road E, Southaven, MS 38672

Eligibility: The Sweepstakes are offered only to (a) legal residents in the 50 United States (b) who are at least 18 years of age or older at the time of entry (c) and are active members of SecurTrust Federal Credit Union, (d) who are able to accept the prize in person within 2 weeks of notification of winning. Employees of SecurTrust and members of their immediate families (spouses, parents, siblings and children, regardless of where they live) and those living in the same household are not eligible to participate or win. All federal, state, provincial, and local laws and regulations apply. SecurTrust reserves the right to verify the eligibility of winners, including, without limitation, by requiring U.S. residents to provide a valid identification and a valid taxpayer identification number or social security number to claim reward. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and to SecurTrust’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a reward is contingent upon fulfilling all requirements set forth herein.

SecurTrust will announce a Sweepstakes through multiple platforms, including, but not limited to a newsletter article, emails, mobile app banners, and branch signage (“Sweepstakes Announcement”). The start and end date and time for each Sweepstakes (“Entry Period”), during which entries must be submitted, will be clearly stated in each Sweepstakes Announcement. SecurTrust’s clock is the official clock for the Sweepstakes. The start and end date and time, and other information provided in the Sweepstakes Announcement in connection with a particular Sweepstakes form a part of the Official Rules for that Sweepstakes. SecurTrust will only accept entries submitted as described in these Rules and the applicable Sweepstakes Announcement during the specified Entry Period. Each Eligible Entrant may submit up to one (1) total entry during the Entry Period, provided such Eligible Entrant meets all criteria in these Rules and the relevant Sweepstakes Announcement.

How to Enter Sweepstakes: After you have received and as specified in a Sweepstakes Announcement, members will automatically enter the Sweepstakes by being approved for and accepting an auto loan from SecurTrust of at least \$10,000 and with a final rate no lower than 1.99%. Alternatively, members may enter the drawing by completing the questionnaire at the end of these official rules and mailing it to ATTN: Sweepstakes, SecurTrust FCU, 3870 Goodman Road East, Southaven, MS, 38671. Questionnaire must be received before June 30th, 2017 at 6:00 PM CT. You will automatically receive one (1) Sweepstakes entry for registering according to these rules.

All registrations must be completed to be eligible. Registrations that are untimely, incomplete, garbled, corrupted, or unintelligible for any reason are void. Normal Internet access, phone, and usage charges imposed by your online or phone service may apply.

Each Eligible Entrant is permitted only one (1) entry per Sweepstakes. Any attempt by any participant to obtain more than the stated number of entries by using multiple and/or different identities, registrations, email addresses, log-ins, automated and/or third-party entries or any other improper method will void that participant’s entries, and that participant may be disqualified at SecurTrust’s discretion. Entries specifying an invalid, non-working, or inactive email address or phone number will be disqualified and ineligible to win. Entries from one Sweepstakes will not be transferred to any other Sweepstakes. To be eligible to win a reward during an Entry Period, you must enter that Sweepstakes during the applicable Entry Period using the applicable entry method.

Reward: SecurTrust will select one (1) reward winner for the Sweepstakes, unless otherwise specified in a particular Sweepstakes Announcement. In such a case that multiple prize winners are chosen, the reward(s) and applicable approximate retail value (“ARV”) may vary, with the higher value “Grand Prize” going to the first selected winner.

Reward Restrictions: Limit one (1) reward per person/household. SecurTrust shall, in its sole discretion, select the rewards and reward winners. If you have questions regarding any reward, please contact SecurTrust at info@securtrust.org. Dates, times, deadlines, and rewards are subject to change in the sole discretion of the SecurTrust.

Any and all applicable federal, state, and local taxes and all fees and expenses related to acceptance and use of reward not specifically stated herein are the responsibility solely of the winner(s).

Reward cannot be substituted, assigned, transferred, or redeemed for cash; however, SecurTrust reserves the right to make equivalent reward substitutions at its sole discretion. SecurTrust will not replace any lost or stolen rewards or components of a reward(s). Reward cannot be used in conjunction with any other promotion or offer. Only the number of rewards stated in these Official Rules or an applicable Sweepstakes Announcement is available to be won in the Sweepstakes. If, by reason of a print or other error, more rewards are claimed than the number set forth in these Official Rules, an alternate winner will be selected in accordance with the winner selection method described above from among all eligible claimants making purportedly valid claims to award the advertised number of rewards available.

Selection of Winners & Odds of Winning: Within a reasonable period of time after the close of the Entry Period, SecurTrust will select the name of one (1) winner (or, if otherwise specified in a Sweepstakes Announcement, the stated number of winners) in a random drawing from among all eligible entries received for the applicable Sweepstakes. The drawing will take place at SecurTrust's branch in Southaven, MS or another location designated by SecurTrust. If your entry is drawn, you will be deemed the potential winner of the reward for the applicable Sweepstakes, pending confirmation and/or verification of your eligibility and compliance with these Official Rules. The odds of winning are based on the number of eligible entries received.

Award of Rewards: If you are selected as a potential recipient of a reward, you will be notified by email, telephone, or mail within ten (10) business days.

How to Claim Your Reward: To claim your reward, you must reply to SecurTrust as specified and within the time period indicated in your notification or SecurTrust may, in its sole discretion, select an alternative potential recipient.

Required Documentation: Before awarding a reward, SecurTrust may require you to furnish proof of identification and other proof of eligibility under these Official Rules and to execute and return any required documentation, including but not limited to, a Declaration of Eligibility, Photo/Video Release, and other forms. If requested, you must execute and return any and all documents or provide information requested by SecurTrust completed in their entirety within seven (7) business days from the date any such documents are sent to you or such other time that Rally specifies, and participate in any other checks or activities upon request, or your reward may (in SecurTrust's sole discretion) be forfeited.

Forfeiture of Reward: If you are found to be ineligible or otherwise not in compliance with these Rules, you fail to submit any required documentation, you decline to accept the reward, SecurTrust is unable to contact you, or in the event that the reward or reward notification is returned undeliverable, you will forfeit the reward, and SecurTrust may, in its sole discretion, select an alternative potential reward recipient from the pool of all Eligible Entrants.

Delivery: Reward will not be delivered to winner. It must be picked up at the SecurTrust branch in Southaven, MS by prize winner or on the winner's behalf (with permission by prize winner) within ten (10) days of notification.

Additional Terms: The right to receive a reward is non-assignable and non-transferable, and no reward substitution, exchange, transfer or cash equivalent will be allowed, except by SecurTrust who reserves the right to substitute a reward of equal or greater value in case of unavailability of reward or force majeure. SecurTrust will not replace any lost or stolen rewards or components of a reward. Only the number of rewards stated in these Rules and on the Website in respect of the applicable Sweepstakes will be available to be won. If, by reason of a print or other error, more rewards are claimed than the number set forth in these Rules and on the Website in respect of a Sweepstakes, an alternate winner will be selected in accordance with the winner selection method described above from among all eligible claimants making purportedly valid claims to award the advertised number of rewards available. Once a Reward is fulfilled, it cannot be cancelled or changed; it is completely non-refundable. There are no refunds, exchanges, replacements, conversions for currency, or credits.

Verification: Each potential reward recipient is subject to verification by SecurTrust, whose decisions are final and binding in all matters related to the sweepstakes. An eligible entrant is not a winner or recipient of any reward unless and until entrant's eligibility has been verified, and entrant has been notified that verification is complete.

Rewards are Final: Unless otherwise noted at the time of redemption, all rewards are final, cannot be returned, and will not be replaced by SecurTrust.

Taxes and Fees: You are responsible for taxes in connection with any reward. Any and all applicable federal, state, and local taxes and all fees and expenses related to acceptance and use of a reward not specifically stated herein are the responsibility solely of reward recipients.

You agree not to make any claims against us for any matter connected in any way with a faulty prize. You agree that your sole recourse for any and all liability in connection with a product will be against the product manufacturer only. You release SecurTrust from any and all liability regarding the redemption or use of rewards or other participation in the Sweepstakes.

General Conditions: SecurTrust and its members, clients, customers, partners, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing, and their respective officers, directors, employees, representatives, and agents, (“released parties”) are not responsible for illegible, lost, late, incomplete, misdirected, or undeliverable email or entries; or for any website, computer, telephone, satellite, cable, network, electronic or internet hardware or software malfunctions, failures, connections, or availability, or garbled, corrupt or jumbled transmissions, service provider/internet/web site/use net accessibility, availability, or traffic congestion, or any technical, typographical, printing, or other error, or unauthorized human intervention, or the incorrect or inaccurate capture of registration or log-in information, or the failure to capture, or loss of, any such information or log-ins or of any entries. Proof of submission of entry will not be deemed proof of receipt by SecurTrust. The released parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, or technical error. SecurTrust’s failure to enforce any term of these official rules shall not constitute a waiver of that provision.

In the event of any conflict with any details contained in these Official Rules and details contained on the Website, the details set forth in these Official Rules shall prevail. SecurTrust reserves the right to disqualify any individual found, in its sole opinion, to be tampering with the operation of a Sweepstakes or to be acting in violation of these Official Rules. In such event, SecurTrust may terminate an individual’s ability to participate in any or all Sweepstakes and/or to receive a reward.

Caution and Warning: Any attempt to deliberately damage or undermine the legitimate operation of any sweepstakes or the website may be a violation of criminal and civil laws. Should such an attempt be made, SecurTrust reserves the right to seek damages or other remedies to the fullest extent permitted by law.

Modification and Cancellation: If, for any reason, the Sweepstakes is not capable of running as planned, SecurTrust may, in its sole discretion, void any suspect entries and (a) modify the Sweepstakes or suspend the Sweepstakes to address the impairment and then resume the Sweepstakes in a manner that best conforms to the spirit of these Official Rules; or (b) cancel the sweepstakes and award the reward at random from among the eligible, non-suspect entries received up to the time of the impairment. SecurTrust reserves the right, in its sole discretion, to end or no longer proceed with a sweepstakes.

Disclaimer of Warranties: The Sweepstakes and SecurTrust platform are provided on an “as is” basis. SecurTrust disclaims any and all representations and warranties, express or implied, with respect to any information, services and commercial offerings, including without limitation any warranties of merchantability, fitness for a particular purpose, title, non-infringement, and/or accuracy of information provided with respect to the Sweepstakes. SecurTrust further disclaims any warranties that the Sweepstakes or the SecurTrust website will be free from computer viruses or without technical glitches, including without limitation for any failure of performance, interruption, delay or defect. SecurTrust does not offer any warranty with respect to the results obtained from participating in the Sweepstakes, nor as to the accuracy, reliability or content of any information, service or offerings provided through the Sweepstakes. SecurTrust does not warrant that the Sweepstakes will be uninterrupted or error free, nor does SecurTrust make any warranty with respect to the results obtained from participating in the use of the Sweepstakes, or as to the accuracy, reliability or content of any information, service or offerings provided through either.

Limitation of Liability and Release: By entering a sweepstakes, you, and on behalf of your heirs, executors, and administrators, agree: (a) to be bound by these official rules and by all applicable laws and decisions of SecurTrust, which shall be binding and final; (B) to waive any rights to claim ambiguity with respect to these Rules; (c) to waive all of your rights to bring any claim, action, or proceeding against the Released Parties in connection with the Sweepstakes, including any reward; and (d) to forever and irrevocably agree to release, defend, indemnify, and hold harmless the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability costs and expenses (including, without limitation, outside attorneys’ or legal fees) that may arise in connection with: (i) the Sweepstakes, any reward, or any activities engaged in connection with the Sweepstakes, or any reward, including but not limited to your participation or inability to participate in any Sweepstakes or other activity, (ii) typographical or printing errors in these Rules or the Sweepstakes materials, including but not limited to a Sweepstakes Announcement; (iii) any change in any reward (or any components thereof) due to unavailability, or due to reasons beyond rally’s control; (iv) any interruptions in or postponement, cancellation, or modification of the Sweepstakes; (v) human error, (vi) incorrect or inaccurate transcription, receipt or transmission of any entry, (vii) any technical malfunctions or unavailability of the Website, or any telephone network, computer system, computer online system, computer

timing and/or dating mechanism, computer equipment, software, or Internet service provider, or mail service utilized by SecurTrust, any of the Released Parties or you, (viii) interruption or inability to access any online service via the Internet due to hardware or software compatibility problems, (ix) any lost/delayed data transmissions, omissions, interruptions, defects, and/or any other errors or malfunctions, (x) any late, lost, stolen, mutilated, misdirected, illegible, delayed, garbled, corrupted, destroyed, incomplete, undeliverable or damaged entries, (xi) any wrongful, negligent, or unauthorized act or omission on the part of any of the Released Parties or any other third party, (xii) lost, late, stolen, misdirected, damaged or destroyed rewards (or any element thereof), or (xiii) the negligence or willful misconduct by you or of any third party.

SecurTrust and released parties are not responsible for any injury or damage, whether to you or to any other person or to any property, related to or resulting from your acceptance and/or use of any reward. By participating in any sweepstakes or accepting any reward, you expressly assume all liability and responsibility for your participation and use of a reward and agree that your participation and are solely at your own risk.

Damages Exclusion: In no event will the released parties be liable to any entrant for any direct, special, incidental, exemplary, punitive, or consequential damages (including loss of use, data, business, or profits) arising out of or in connection with a sweepstakes, or your receipt or use of a reward, whether such liability arises from any claim based upon contract, warranty, tort (including negligence), strict liability or otherwise, and whether or not any of the released parties have been advised of the possibility of such loss or damage. The released parties are not responsible if any prize cannot be awarded due to cancellations, delays, or interruptions due to acts of god, acts of war, natural disasters, weather, or terrorism. By participating in this sweepstakes, entrant agrees that SecurTrust will not be responsible or liable for any injuries, damages, or losses of any kind, including direct, indirect, incidental, consequential, or punitive damages to persons, including death, or to property arising out of access to and use of any website associated with this sweepstakes or the downloading from and/or printing material downloaded from such site. SecurTrust disclaims any liability from and in connection with the website. Some jurisdictions may not allow the limitations or exclusions of liability for incidental or consequential damages or exclusion of implied warranties, so some of the above limitations or exclusions may not apply. Check local laws for any restrictions or limitations regarding these limitations or exclusions.

Publicity and Intellectual Property Rights: By participating in a Sweepstakes, you agree to allow SecurTrust the perpetual right to use your name, photos and/or likeness, and statements for promotion, trade, commercial, advertising and publicity purposes, at any time or times, in all media now known or hereafter discovered including but not limited to on the World Wide Web and Internet, without notice, review or approval and without additional compensation except where prohibited by law; if requested by SecurTrust, you shall provide any requested consents.

Privacy: Information collected from entrants is subject to the SecurTrust's Privacy Policy, which can be found at https://www.securtrust.org/about_privacy.htm. SecurTrust may use entrants' and/or referrals' personal information submitted with entry for purposes of reward fulfillment and/or for future marketing by SecurTrust, such as to notify them of a product or promotion that SecurTrust thinks may be of interest.

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Dated: March 23, 2017

Share Your Opinion *(Begin Survey)*

As part of our continued effort to provide members with excellent services and financial solutions, we have developed a short survey and would like your input. Your opinion will be providing us with information to serve you in the best way possible. Please complete the survey below and let your voice be heard!

1. What do you like about SecurTrust Federal Credit Union?
2. In what areas would you like to see SecurTrust Federal Credit Union make improvements?
3. Have you ever witnessed or experienced a bad situation with SecurTrust FCU's services? If yes, please explain.
4. Do you feel comfortable with the practices of the Credit Union staff, Board, and committee members? If no, please explain.
5. Have you ever considered applying for a loan with SecurTrust and decided against it? If yes, please explain why.
6. If you have used it, do you have any suggestions for improvement of our website?
7. Do you currently use our online banking system to manage your account(s)? If no, why not?
8. If you haven't already, would you ever consider making SecurTrust your primary financial institution? If no, why not?
9. Have you referred anyone else to join the Credit Union? If so, why did you decide to do so?
10. How do you stay informed about SecurTrust news and services?

11. Do you think human contact is important in a banking relationship?
12. Do you regularly deposit money into your savings account? Your checking account?
13. If you have applied for a loan, were you satisfied with the application process? If no, please explain.
14. Do you find our savings and loan rates competitive?
15. Do you find our staff helpful and knowledgeable?
16. How does SecurTrust compare to other financial institutions you have used?

How frequently do you use the following services? Please circle one answer for each question.

Home Banking via SecurTrust Mobile App

Daily Weekly Occasionally

Home Banking via www.securtrust.org

Daily Weekly Occasionally

Personal Banking at our branch in Southaven (Including drive-thru)

Daily Weekly Occasionally

Mobile Deposit via SecurTrust Mobile App

Daily Weekly Occasionally

Banking via Telephone (662-890-8760)

Daily Weekly Occasionally

Print Name: _____ Signature: _____

Acct #: _____