

OFFICIAL RULES for University First Federal Credit Union's "Become a Member" video contest.

No purchase necessary to enter or win. Must be 18 years or older enter.

The "Become a Member" Video Contest gives people ages 18 or older the opportunity to showcase their creativity by developing a 30-60 second video advertisement explaining why "It's Better Here". University First Federal Credit Union (the "credit union") is looking for unique ideas that capture the message of the credit union and how members of the public can become members of our great institution.

Contest Entrants will explain how to become a member and why "It's Better Here" in a 30-60 second video advertisement. The Top 5 Finalists will have their "Become a Member" videos featured on the credit union's website, www.ureditu.com, and on the credit union's social media sites. The First Place Winner will get \$500 cash prize or \$500 prize equivalent.

You can enter the contest as an individual or as a team of up to five (5) members. All team members must be 18 years or older at the time of entry. Teams with individuals who do not meet the age requirements will be disqualified, and their Submissions will be void. For purposes of these Official Rules, Individuals and Teams shall collectively be known as "Entrants".

The Official Rules:

1. **NO PURCHASE NECESSARY TO ENTER OR WIN.** The "Become a Member" Video Contest is designed to give people ages 18 years or older the opportunity to showcase their creativity by developing a 30-60 second video advertisement explaining why "It's Better Here." The Top 5 Finalists will have their "Become a Member" videos featured on the credit union's website (www.ureditu.com) and the credit union's social media pages. The First Place Winner will have their video featured in our advertising efforts and receive \$500 cash prize or \$500 prize equivalent.

2. By participating in this Contest, Entrants agree to be bound by these Official Rules and to the credit union's decisions, which are final and binding on all matters relating to the "Become a Member" Video Contest. The submission period begins at 12:00 a.m. M.T. on February 1st, 2018, and ends at 11:59 p.m. M.T. on February 28th, 2018. The contest will operate as described below, on or about the stated dates:

- Submission Period (02/01/18 – 02/28/18): Videos are submitted according to the "How to Enter" description in Section 3 of the Official Rules.
- Voting Period (03/01/18 - 03/11/18): Videos are available to view on University Federal Credit Union's Facebook page. The five (5) videos with the most "likes" during the Voting Period (as of 11:59 p.m. E.D.T on March 11, 2018) will become "Finalists."
- Top Five (5) Finalist Videos will be announced on or about March 12th, 2018.
- Judging Period: (03/12/18 – 03/15/18): Finalist videos will be viewed by a panel of judges who are members of the marketing staff from University Federal Credit Union. They will be selected

at the sole discretion of the credit union and will be judged according to the criteria described in the Official Rules. One Grand Prize Winner will be selected.

- Notification Period: (03/15/18 – 03/16/18): The credit union shall attempt to contact Grand Prize Winner, or an alternate, if necessary, as described in Section 6 of the Official Rules.
- One Grand Prize Winner announced on or about 03/19/18, 9:00am M.T.

3. **ELIGIBILITY:** Contest is open to members of the credit union. Entrants must be 18 years of age or older and have Internet access, as of the date of submission. Employees, officers and directors of the credit union, members of their immediate families, and those living in the same household, are ineligible. Each Entrant must be the rightful owner of the E-mail address registered with the YouTube account used to log in and upload the Video Submission (as described in Section 3, below). If Entrants enter as a team, one team member must be the rightful owner of the E-mail address associated with the YouTube account used to upload the video. In the event of a dispute as to the identity of a winner, the winner will be deemed to be the natural person in whose name the E-mail account is registered with YouTube. The "authorized account holder" is defined as the natural person to whom the E-mail address is assigned by an Internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning E-mail addresses for the domain associated with the submitted E-mail address. Entry constitutes Entrant's certification that he/she meets the eligibility requirements set forth in these official rules. The credit union reserves the right to verify eligibility of any potential winner. Winning a prize is contingent upon fulfilling all requirements set forth herein.

4. **HOW TO ENTER:** To enter, sign in to YouTube and upload your video contest entry based on this theme: "Become a Member". The idea must relate to becoming a member of University Federal Credit Union centered on our motto, "It's Better Here." The video can be no more than 1 minute or 60 seconds long. If you do not already have a YouTube account, you will be required to create one.

Then go to the link on the credit union website to register your submission:

<https://ucuthecrimson.com/video-contest/> You must completely and accurately submit all required information to enter. If Entrants are working as a team, each Entrant must register separately and be sure to fill in the section with the names of other team members so that entries can be cross-referenced. Once we verify all necessary information, the video submitted on YouTube will be added to a Facebook post on the credit union Facebook Page.

All Submissions must be received by 11:59 p.m. M.T. on Wednesday, February, 28, 2018. The credit union is not responsible for late or unsuccessful attempts to enter. The credit union reserves the right to allow for minor fluctuations between the Entrant's timing device and the actual runtime of the Submission on the Contest Homepage, based on clear intent to comply with the Official Rules, as determined in the credit union's sole discretion. The Entrant should be able to provide on request all appropriate clearances, permissions and releases for the Video Submission, including releases from the submitting Entrant and any third parties appearing in the Submission. Incomplete, corrupted, untimely, or unintelligible entries will be disqualified. If for any reason an Entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, Entrant's sole remedy is another entry in the Contest, the credit union

reserves the right to determine in its sole discretion which entries have satisfied the entry requirements. Entrants may enter more than once, as long as all entries comply with these Official Rules, including without limitation the Video Submission Requirements. **ELIGIBLE ENTRANTS MUST SUBMIT EACH ENTRY IN ACCORDANCE WITH THESE OFFICIAL RULES. NO OTHER METHOD OF SUBMISSION WILL BE ACCEPTED.**

Video Submission Requirements

So what needs to be included in this video? It must:

- Be a maximum of one (1) minute in length;
- Be submitted in one of the formats that YouTube accepts. Any other formats submitted and/or exceeding the time limit will be disqualified.
- Be the Entrant's original idea (modification of a previously published work shall not be considered an original idea). Entrants should not knowingly copy another's idea, but entries will not be excluded merely because another Entrant has a similar concept.
- Comply with YouTube terms of service and specifications for user submissions and/or video uploads, located at <http://www.youtube.com/t/terms> and as may otherwise be posted on the YouTube website.

Videos must NOT:

- Exceed one (1) minute in play time;
- Contain material which is (or promotes activities which are) sexually explicit, obscene, pornographic, violent, self-mutilating (e.g., relating to murder, the sales of weapons, cruelty, abuse, etc.), discriminatory (based on race, sex, religion, natural origin, physical disability, sexual orientation or age), illegal (e.g. underage drinking, substance abuse, computer hacking, etc.), offensive, threatening, profane, or harassing;
- Include mention or performance of any copyrighted media production including but not limited to music, films, books, television programming, etc., or identifying descriptions of any media property.
- Contain material that violates or infringes another's rights, including but not limited to material that violates privacy, publicity or intellectual property rights, or that constitutes copyright infringement. Without limiting the foregoing, Video Submissions must not include third party trademarks, logos, insignia, location signage, photographs, artwork, or sculptures. Use music that isn't originally written, performed and produced by you, the Entrant. All music featured in any video must be available to publicize and broadcast on a license-free, no compensation basis.

- Include third parties, including but not limited to minors, celebrities and friends who have not expressly authorized Entrants to display their image, likeness or voice in any submitted video or otherwise use such image, likeness or voice in accordance with these Official Rules.

By entering, each Entrant represents and warrants that his or her entry (and credit union's and its designees' use thereof) does not and will not defame or otherwise violate the rights of any third party and does not and will not violate any federal, state, or local laws or ordinances. Entrant further represents and warrants that he or she has secured the requisite consent from any third party referenced or appearing in their entries. To the extent that anyone under the age of 18 appears in a video, Entrant represents and warrants that the minor's parents consented to the minor's appearance in the video and the public display of the video on YouTube. The credit union reserves the right in its sole discretion to disqualify any entry that it believes violates any of the Video Submission Requirements, does not otherwise comply with these Official Rules, or that is not consistent with the spirit and theme of the Contest. Entrants will retain copyright in their work, but each Entrant grants to University Federal Credit Union a non-exclusive, worldwide, perpetual, assignable, royalty-free license to publish, reproduce, distribute, display, perform, create derivative works, transmit or disseminate the Works in all media or platforms whether now known or hereafter invented. Entrant also waives any and all moral rights in the Works with respect to any use by University Federal Credit Union, its member institutions, sublicensees, or assigns. The credit union and its designees shall have the perpetual, worldwide right to publish and use the entries in any way, and in any media for trade, advertising, promotional, and/or other purposes as the credit union and/or its designees may determine without further consideration to Entrant or any third party.

5. **VIEWING PERIOD:** Videos shall be available for viewing once they are submitted. The five (5) eligible videos with the most "likes" during the Viewing Period (12:00 a.m. M.T. on 03/01/18 to 11:59 p.m. M.T. on 03/11/18) shall be deemed Finalists. The number of "likes" shall be measured by Facebook's customary method. In the event of a tie, the credit union may expand the number of finalists beyond 5 in order to include tied entries. All decisions of the credit union are final on all aspects of the Contest. Finalist videos may be displayed on various credit union-branded media, at the sole discretion of the credit union.

6. **JUDGING PERIOD:** The Judging Period begins on 03/12/18 and ends on 03/15/18. A panel of judges ("Judges") selected by the credit union, in its sole discretion, will judge the five (5) Finalists and select a Grand Prize Winner based on originality and creativity

7. **WINNER NOTIFICATION AND ANNOUNCEMENT:** The potential Grand Prize Winner, as determined by the Judges in the marketing department, will be notified by E-mail (via the E-mail account provided when entering the "Become a Member" Video Contest) on or about March 15th, 2018, and will be required to respond (as directed) to the notification attempt. Failure to respond in a timely fashion to the notification may result in forfeiture of participation in the "Become a Member" Video Contest and, in such case, the credit union will select an alternate Grand Prize Winner according to the Judges' results. The potential Grand Prize Winner will be required to execute and return a notarized affidavit of eligibility and liability/publicity release (where legally permissible) and other documents required by the Credit union within a reasonable amount of time, as determined by the credit union in its sole discretion. If a potential

Grand Prize Winner cannot be contacted by E-mail after the first attempt to contact him or her, or if he or she fails to sign and return the affidavit of eligibility and liability/publicity release within the required time period (if applicable), or if he or she is unavailable to participate in the Grand Prize meeting, the potential Grand Prize Winner will be disqualified and an alternate entry will be selected in his or her place from all eligible entries received according to the judging criteria described above. Only one alternate winner selection will be made, after which any remaining prizes will remain unawarded.

8. PRIZES: One (1) Grand Prize: One Grand Prize winner ("Grand Prize Winner" or "Winner"), will receive \$500 cash prize or \$500 prize equivalent. Odds of winning will depend on the number of eligible entries received. In no event will more than one (1) Grand Prize be awarded.

The credit union makes no representations or warranties with respect to the potential benefits or outcomes to the Winner.

Prize Restrictions: Winner cannot assign or transfer the prize to another person. No prize substitution or changes are allowed except at the discretion of the credit union. Prize cannot be substituted or redeemed for cash. All prizes are subject to availability. If a prize or any portion of a prize cannot be awarded due to circumstances beyond the control of the credit union, a substitute prize may be awarded; provided, however, that if prizes are awarded but unclaimed/forfeited by recipient, prize may not be re-awarded in the credit union's sole discretion. Other restrictions may apply. Limit one prize per person, per household. Prize is provided "as is" without warranty of any kind. Winner is responsible for any loss of prize or portion of prize after it has been delivered.

9. RIGHTS IN SUBMISSIONS: In consideration of Entrant's Video being reviewed and evaluated for this Contest, each Entrant hereby grants to the credit union, its member institutions and assignees, the exclusive, irrevocable, fully paid, universal license to use, copy, sublicense, transmit, distribute, publicly perform, publish, modify, delete or display such Video, or any portion thereof, in any media now known or hereafter devised including, but not limited to all forms of television and all forms of Internet and wireless protocol. Each Entrant authorizes the credit union and any entities affiliated or in privity with the credit union to utilize, for eternity and in any manner they see fit, the Video submitted to the credit union, and to make derivative works from such materials solely in connection with the Contest (i.e., to create promotional materials). Each Entrant releases the credit union, and their assignees and licensees, from any and all claims or liability (now known or hereafter arising), including but not limited to any claims for defense and/or indemnity, in connection therewith. Each Entrant agrees and acknowledges that participation in the Contest, including, without limitation, the Entrant's decision to provide the Entrant's submission to the credit union for purposes of the Contest, shall not give rise to any confidential, fiduciary, implied-in-fact, implied-in-law, or other special relationship between the credit union and Entrant, does not place the credit union in a position that is any different from the position held by members of the general public with regard to elements of the Entrant's video submission, and that the only contracts, express or implied, between the credit union and Entrant are as set forth in these Official Rules and the release forms. The Grand Prize Winner may be required to complete and execute additional documents

and have third parties execute the credit union's documents in connection with the rights granted to the credit union as a condition of prize acceptance. In addition, by participating in the Contest and submitting a Video, each Entrant hereby grants permission (except where prohibited by law) for the credit union to use Entrant's Video, name, likeness, voice, quotes, comments, biographical information, photograph and/or image for the purpose of advertising, trade, or promotion without further notice, permission, compensation or consideration in any and all media now known or hereafter developed throughout the universe, unless prohibited by law. Except as required by law or permitted pursuant to these Contest Official Rules, the credit union will not share an Entrant's information with any third parties.

10. NATURE OF RELATIONSHIP/WAIVER OF EQUITABLE RELIEF: Each Entrant understands and acknowledges that the credit union has wide access to ideas, stories, designs, and other literary materials, and that new ideas are constantly being submitted to it or being developed by their own employees. Each Entrant also acknowledges that many ideas or stories may be competitive with, similar or identical to the Submission and/or each other in theme, idea, plot, format or other respects. Each Entrant acknowledges and agrees that such Entrant will not be entitled to any compensation as a result of the credit union's use of any such similar or identical material. Each Entrant acknowledges and agrees that the credit union does not now and shall not have in the future any duty or liability, direct or indirect, vicarious, contributory, or otherwise, with respect to the infringement or protection of the copyright in and to the Submission. Finally, each Entrant acknowledges that, with respect to any claim by Entrant relating to or arising out of the credit union's actual or alleged exploitation or use of any Submission or other material submitted in connection with the Contest, the damage, if any, thereby caused to the applicable Entrant will not be irreparable or otherwise sufficient to entitle such Entrant to seek injunctive or other equitable relief or in any way enjoin the production, distribution, exhibition or other exploitation of the Video or any other production based on or allegedly based on the Submission, and the Entrant's rights and remedies in any such event shall be strictly limited to the right to recover damages, if any, in an action at law.

11. RIGHTS OF CREDIT UNION / DISCLAIMER OF LIABILITY: The credit union shall have the right and sole discretion to edit, to refuse to air or transmit, or cease to air or transmit any Video whatsoever which it finds to be in violation of these Official Rules, or which it finds in its sole discretion to be otherwise objectionable for any reason, including with respect to the credit union's standards and practices and other policies. The credit union also reserves the right to replace the Grand Prize Winner's Video with the Video of an alternate eligible Entrant in accordance with these Official Rules if such Video and/or Entrant is withdrawn from or removed from the Contest for any reason, including without limitation, Entrant's failure to have the credit union's documents executed by third parties. The credit union also reserves the right, in their sole discretion, to terminate the Contest for any reason in the event that there is an error, malfunction, problem or other cause which impacts the operation, administration or security of the Contest or the credit union and, in such situation, to select the winner(s) from the eligible Entries received prior to the action taken or in such manner as deemed fair and appropriate by the credit union. The opinions expressed in the Videos are not necessarily (and in some cases not at all) those of the credit union. The credit union is not responsible for any materials provided by Entrants which are deemed harmful or offensive to others or for any harm incurred as a result of the Video's creation. The credit union is not responsible in any way for any injury, loss or damage which

occurs as a result of an opinion expressed or information provided in the Videos transmitted on the website or on television. The credit union makes no warranties, express or implied, as to the content or the accuracy or reliability of any information or statements contained in the Videos. All statements and opinions made by Entrants are those of such Entrants only, and the credit union neither endorses nor shall be held responsible for the reliability or accuracy of same. The credit union is not responsible for the content or practices of You Tube, Facebook, or other third-party websites that may be linked to the Contest Homepage. This site may also be linked to websites operated by companies affiliated with the credit union. Visitors to those sites should refer to each site's separate privacy policies and practices.

12. WARRANTY: It is an express condition of submission and eligibility that each Entrant warrants and represents that Entrant's Video is solely owned by Entrant and solely created by Entrant for the purpose of entering this Contest, and that no other party has any rights or interest in the Videos. Entrant further represents and warrants that the Videos and any use thereof by the credit union or any partners, subsidiaries and affiliates in connection with programming, advertising, promotion and publicity, shall not infringe upon any statutory or common law intellectual property right (including, without limitation, any copyright) under U.S. and international laws and shall not constitute a defamation, or invasion of the right of privacy or publicity, or infringement of any other right of any kind of any third party.

13. INDEMNITY: The Contest may also be promoted by a third party or parties (each a "Promotional Partner," collectively "Promotional Partners"). Entrant shall indemnify and hold harmless the credit union, any Promotional Partners, and each of their respective parents, affiliates, successors, assigns and licensees, and each of their respective employees, shareholders, officers, directors, agents and representatives from and against any and all liability, claims, loss, damage, injury or expense, including reasonable attorneys' fees, arising in connection with any third party action arising out of a breach or allegation which if true would constitute a breach, of any of Entrant's representations, warranties or obligations herein.

14. RELEASE AND LIMITATION OF LIABILITY: By participating, each Entrant agrees that the credit union, its member institutions, and each of their respective agents, representatives, parent companies, affiliates, subsidiaries and legal advisers, and each of their respective employees, shareholders, officers, and directors ("Released Parties") are not responsible or liable for, and shall be released and held harmless from: (i) late, lost, delayed, damaged, incomplete, illegible, unintelligible, misdirected or otherwise undeliverable mail, postage-due notices, release forms, affidavits or other correspondence; (ii) telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind; (iii) any condition caused by events beyond the control of the credit union that may cause the Contest to be disrupted or corrupted; (iv) any printing, human, typographical or other errors or ambiguities in (or involving) any materials associated with the Contest; (v) any and all losses, damages, rights, claims and action of any kind in connection with or resulting from participation in the Contest; (vi) acceptance, possession, or use of any prize, including without limitation, personal injury, death and property damage arising there from; and (vii) claims based on publicity rights, defamation or invasion of privacy. The credit union reserves the right, in its sole discretion, to suspend or cancel the Contest at any time for any reason, including, without limitation, if a computer virus, bug or other technical problem corrupts the administration,

security, or proper conduct of the Contest, strikes, lock-outs, acts of God, technical difficulties, and other events not within the reasonable control of the credit union.

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT THE RELEASED PARTIES WILL HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES, OR DAMAGES OF ANY KIND TO PERSONS, INCLUDING PERSONAL INJURY OR DEATH, OR PROPERTY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ACCEPTANCE, POSSESSION, MISUSE, OR USE OF THE PRIZE, ENTRY OR PARTICIPATION IN THIS CONTEST OR IN ANY CONTEST-RELATED ACTIVITY, OR ANY CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION, OR INVASION OF PRIVACY, OR MERCHANDISE DELIVERY. THE RELEASED PARTIES ARE NOT RESPONSIBLE IF ANY PRIZE CANNOT BE AWARDED DUE TO TRAVEL CANCELLATIONS, DELAYS, OR INTERRUPTIONS DUE TO ACTS OF GOD, ACTS OF WAR, NATURAL DISASTERS, WEATHER, OR TERRORISM.

WITHOUT LIMITING THE FOREGOING, EVERYTHING REGARDING THIS PROMOTION, INCLUDING THE CONTEST HOMEPAGE AND ALL PRIZES, ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. 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.

15. GENERAL TERMS AND CONDITIONS: Utah Law shall apply to the interpretation and enforcement of these Terms. In the event of a claim or dispute, Entrants' sole remedy shall be limited to their remedy at law for damages, if any, and Entrants shall not have the right to in any way enjoin or restrain the distribution, advertising, publicizing or other exploitation (in any form of media) of the Contest Homepage, the Contest, and/or any intellectual property owned or licensed by the credit union. The credit union reserves the right, at its sole discretion, to prohibit any Entrant from participating in the Contest or to disqualify any individual it finds, in its sole determination, to be tampering with the entry process or the operation of the Contest; to be attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or any other unfair playing practices; to be acting in violation of the Official Rules; or to be acting in a disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. The credit union may suspend or discontinue the Contest if, in its sole opinion, there is any actual or suspected tampering of the Contest, or any other malfunction, event or activity that may affect the integrity of the Contest. THE CREDIT UNION SHALL NOT BE OBLIGATED TO AWARD ANY PRIZE THAT RELATES TO OR ARISES OUT OF IMPROPER OR MISTAKEN PRIZE NOTIFICATION, OPERATION OR FUNCTION OF THIS CONTEST.

16. PRIVACY POLICY: Any personal information supplied by you to University Federal Credit Union will be subject to University Federal Credit Union's privacy policy posted at <https://www.ucreditu.com/documents/Privacy-Notice.pdf> By entering the Contest, you grant

University Federal Credit Union permission to share your E-mail address and any other personally identifiable information with You Tube or with any co-the credit union solely for the purpose of administration and prize fulfillment. University Federal Credit Union will not sell, rent, transfer or otherwise disclose your personal data to any third-party other than as described above herein or in the privacy policy.

17: CREDIT UNION: University First Federal Credit Union, PO Box 58025, Salt Lake City, Utah 84158.

18. OFFICIAL RULES AND WINNERS LIST: For a copy of the Official Rules, visit <https://ucuthecrimson.com/video-contest/>, or send a self-addressed, stamped envelope for receipt by February 28, 2018, to: Official Rules, "Become a Member", c/o University First Federal Credit Union, PO Box 58025, Salt Lake City, Utah 84158. For a list of winners, available after March 31, 2018, send a self-addressed, stamped envelope for receipt by December 31, 2018, to: "Become a Member", c/o University Federal Credit Union, PO Box 58025, Salt Lake City, Utah 84158. Requests received without a self-addressed, stamped envelope will not be fulfilled.