

California Coast Credit Union
“Teeing off with Todd Contest”
CONTEST OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. PURCHASING PRODUCTS OR SERVICES FROM CALIFORNIA COAST CREDIT UNION WILL NOT IMPROVE YOUR CHANCES OF WINNING. EACH ENTRY HAS AN EQUAL CHANCE OF WINNING. The “Teeing off with Todd Contest” begins 9:00 AM Pacific Standard Time (PST) on July 25, 2023, and ends 11:59 PM PST on August 20, 2023 (Contest Period). By entering this Contest, entrants accept and agree to be bound by these Official Rules. Contest void where prohibited by law. California Coast Credit Union (California Coast) is the sponsor of this Contest (Sponsor). This promotion is in no way sponsored, endorsed, or administered by or associated with Facebook, Twitter, Instagram, The City of San Diego, or the San Diego Gulls.

WHO MAY ENTER: Entrants must be at least 18 years of age, have valid government issued identification and valid tax identification number. California Coast employees, officials, and members of their immediate families are not eligible to participate in the Contest. Business entities are not eligible to participate. Contest is void in Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

HOW TO ENTER: Eligible entrants must complete the form found at <http://www.calcoastcu.org/teeing-off-with-todd>. Entrants must answer all questions within the form, and successfully submit the form. Eligible entrants may enter this Contest via Online only. The entry method is described below. **LIMIT: UP TO ONE (1) ENTRY PER PERSON PER CONTEST PERIOD REGARDLESS OF METHOD OF ENTRY.** All entries must be received by 11:59 PM PST, August 20, 2023. Multiple entries received from any person beyond this limit will void all such additional entries. **Online Entry Method:** Entrants must complete the form found at <http://www.calcoastcu.org/teeing-off-with-todd>. California Coast will not verify receipt of entries for entrants. All entries submitted become the sole property of California Coast and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged entries. All entries must be received by 11:59 PM PST, August 20, 2023 to qualify.

Prize/Approximate Retail Value: One (1) will receive four (4) tickets to a San Diego Gulls game, on a date TBD, and a San Diego themed gift basket. The Approximate Retail Value (the “ARV”) of the prize is \$200 for California Coast members and \$200 for non-members. The value of this bonus will be reported to the IRS. The recipient is responsible for any federal, state or local taxes on this offer. The winner will be contacted via email, phone call or direct message. Odds of winning are based upon the number of entries. Based upon California Coast’s estimate of 250 entries, the odds of winning any prize are 1 chance in 250. If Sponsor is unable to contact the prospective Winner within 24 hours of being contacted, or if the prospective Winner does not meet eligibility qualifications, his/her prize will be forfeited and an alternate prospective Winner shall be selected. The prize will be received via the local branch. Prize is not transferrable.

Selection of Winner:

The entry with the most questions correctly answered, and/or closest answers to any open-ended questions will be selected to win the prize. The answers to these questions have been predetermined and will not be changed under any circumstance. If there’s more than one entry that has the most questions correctly answered, and/or closest answers, a randomized drawing will take place with those entries. One (1) winner will be selected on October 24, 2023. A panel of representatives from the Sponsor will judge the entries and resolve any disputes that may arise during the contest. All decisions by the panel are final.

Liability/General Rules: California Coast is not responsible for any loss which may occur in connection with the “Teeing off with Todd Contest.” Entrants agree to hold California Coast harmless from any liability arising from participation in the Contest or the acceptance, receipt, possession, or misuse of the prize. California Coast and each of its officers, directors, employees, members, representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the “Teeing off with Todd Contest.” Prizes cannot be substituted, assigned or transferred by winners. California Coast reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Contest and redemption of prize.

Contest Conditions: This Contest is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Contest or these Official Rules. Sponsor is not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Contest or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair practices or intending to annoy, abuse, threaten, or harass any other entrants or Sponsor. If, for any reason, this Contest is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of the Sponsor which affect the administration, security, fairness, integrity or proper conduct of the Contest, then the Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Contest. **CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY’S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.**

Personal Information: Information collected from entrant is subject to Sponsor’s Privacy Policy which can be found at calcoastcu.org/disclosures.

Arbitration: Except where prohibited by law, as a condition of participating in this Contest, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Contest or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association (“AAA”) and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney’s fees, other than entrant’s actual out-of-pocket expenses (i.e., costs associated with entering this Contest), and entrant further waives all rights to have damages multiplied or increased.

Taxes: Winners are responsible for all tax consequences (if any) of the prize.

Choice of Law: All issues concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of any entrant and California Coast Credit Union in connection with the “Teeing off with Todd Contest,” shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.