

**Pioneer Federal Credit Union
Community Pioneer Contest
Official Rules**

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED.

1. Eligibility: Pioneer Federal Credit Union (“Pioneer”) Community Pioneer Contest (the “Contest”) is open to any natural person who is: (a) a member of a Pioneer branch located within the State of Idaho and/or a legal resident of one of the following counties in the State of Idaho: Ada, Blaine, Camas, Canyon, Elmore, Owyhee, Gooding, Jerome, Twin Falls, Adams, Gem, Payette, Washington, or Boise; and (b) eighteen (18) years of age or older at the time of entry; OR (c) an entity with its principal place of operations in one of the following counties in the State of Idaho: Ada, Blaine, Camas, Canyon, Elmore, Owyhee, Gooding, Jerome, Twin Falls, Adams, Gem, Payette, Washington, or Boise. Persons and entities that have previously won the Community Pioneer Contest within two (2) years of January 1, 2022 are not eligible. Employees of Pioneer and its parent and affiliate companies, as well as immediate family (spouse, parents, siblings and children) and household members of each such employee, are not eligible. The Contest is subject to applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrants’ full and unconditional agreement to these Official Rules and Sponsor’s and Administrator’s decisions, which are final and binding in all matters related to the Contest. Winning a prize is contingent upon fulfilling all requirements set forth herein. An affidavit of eligibility, release of liability, and/or prize acceptance agreement may be required.

2. Sponsor: Pioneer Federal Credit Union, 250 W. 3rd South, Mountain Home, Idaho 83647.

Administrator: Pioneer Federal Credit Union, 250 W. 3rd South, Mountain Home, Idaho 83647.

3. Timing: The Contest begins on January 10, 2022 at 8:00 a.m. Mountain Standard Time (“MST”) and ends on December 31, 2022 at 11:59 p.m. MST (the “Promotion Period”). Administrator’s computer is the official time-keeping device for the Contest.

4. How to Enter:

a. Nomination Period: Between 8 a.m. MST on January 10, 2022 and 11:59p.m. on January 22, 2022 (“Nomination Period”), visit <https://www.pioneerfcu.org/communitypioneer> and follow the on-screen instructions to submit a nomination.

5. Judging: Between the 16th and the 23rd of each month from January 1, 2022 through December 31, 2022), a panel of Pioneer employees (“Community Pioneer Panel”) will review all eligible entries and select one (1) grand-prize winner on or around the 23rd of each month (between January 2022 and December 2022) based on internal judging criteria. Where applicable, the Community Pioneer Panel will also choose one individual winner within each grand-prize winning entity on or around the 23rd of

each month (between January 2022 and December 2022) for an individual prize based on internal judging criteria.

The winners will be notified via telephone, electronic correspondence, and/or in-person. Sponsor, Administrator, and all Contest entities are not responsible for failure of an entrant to contact Sponsor after being notified that he or she is a winner. If a winner cannot be contacted or fails to provide any other requested information within forty-eight (48) hours, the winner forfeits his/her winning status. Only two (2) alternate winners will be selected, after which there will be no finalist chosen.

Receiving a prize is contingent upon compliance with these Official Rules. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner selected from among all remaining eligible entries. Only two (2) alternate selections will be made, after which the prize will remain un-awarded.

Sponsor's decisions as to the administration and operation of the Contest and the selection of the winners are final and binding in all matters related to the Contest, in its sole discretion.

6. Prizes: Between January 2022 and December 2022, twelve (12) grand prizes will be awarded. Each grand-prize winner will receive one thousand dollars (\$1,000.00) for the nonprofit of the winner's choice.

Between January 2022 and December 2022, twelve (12) individual prizes will be awarded to twelve (12) individuals within each grand-prize winning entity. Each individual will receive one hundred dollars (\$100.00).

The prizes will be awarded no later than the last week of each month between January 2022 and December 2022, subject to change.

The prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute each prize for one of equal or greater value if the designated prize should become unavailable for any reason. Each prize is limited solely to the item explicitly set forth herein and shall not include any and all other expenses, incidentals, taxes, or other costs that may arise out of the winner's acceptance and use of any prize. Each winner is responsible for all taxes and fees associated with prize receipt and/or use. Pioneer will issue to each winner a 1099 IRS tax form for the value of the prize as stated in these Official Rules, and each winner may be required to sign an IRS Form W-9 or the equivalent. Membership with Pioneer will not increase entrants' chances of winning. Additional terms and conditions may apply.

7. Intellectual Property: Each entrant, upon submission of his/her entry to the Contest, irrevocably grants to Sponsor and each of its licensees, successors, and assigns, a perpetual, irrevocable, worldwide, non-exclusive, royalty-free, sublicenseable, and transferable license to use, reproduce, distribute, prepare derivative works of, display, and otherwise exploit the submission, and all images, text, and materials depicted therein, in whole or in part, in any manner or medium now or hereafter known or devised, for any purpose whatsoever, without limitation. To the extent necessary for

Sponsor to exercise its rights under the foregoing license, entrants hereby grant Sponsor a perpetual, royalty-free, and irrevocable license to exploit any personality, publicity, or privacy rights in and to entrant's submission and in entrant's likeness as contain therein. Entrants grant permission to Sponsor and their designees to use their name, social media site username, email address, physical address, and photograph in a manner that is associated with entrant's submission, for advertising, trade, and promotional purposes without further compensation, in all media now known or hereafter discovered, worldwide in perpetuity, without notice or review or approval. Entrants acknowledge that as a condition of participating in the Contest and/or being selected as a winner, Sponsor may request the entrant's submission, and any rights therein, be assigned to Sponsor, and entrants may be required to confirm such assignment by completing and submitting prize acceptance documents (and any other documents reasonably required by Sponsor) or such entrant will otherwise be disqualified from receiving his/her prize. Entrants must maintain the ability to assign all such rights to Sponsor free of any limitation, restrictions, or third-party obligations. Entrants agree that Sponsor has the sole discretion in determining the extent and manner and use of submissions and are not obligated to use any submission. Entrants agree not to issue any publicity concerning Sponsor. All submissions are available to be viewed by anyone with access to the Internet.

These Official Rules, the Sponsor Site, and all other giveaway-related materials are protected by Sponsor's copyrights. Copying or unauthorized use of any copyrighted materials, trademarks, or any other intellectual property without the express written consent of the owner is strictly prohibited.

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8. Release: By entering the Contest, entrants agree to release and hold harmless Sponsor, Administrator, Facebook and their respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees, and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the Contest or receipt or use or misuse of any prize. Entrants agree that the Contest is in no way sponsored, endorsed, or administered by, or associated with, Facebook. Entrants also agree that they are providing information to Sponsor and Administrator and not to Facebook.

9. Use of Data: Information collected from entrants is subject to Administrator's Privacy Policy and Sponsor's Privacy Policy <https://www.pioneerfcu.org/Documents/Disclosures/Privacy-Notice>. Sponsor reserves the right to use any information related to the Contest, including information on entrants obtained through the registration for the Contest, in any manner permitted by Sponsor's Privacy Policy or these Official Rules. These Official Rules will govern in the event of any conflict between these Official Rules and Sponsor's Privacy Policy. Each entrant acknowledges and agrees that all entry data becomes the property of Sponsor and will not be returned. By entering the Contest, each entrant grants to Sponsor the right to use any of entrant's information in any media now known or hereinafter known throughout the world, without additional compensation or notification, except to the extent prohibited by law. By accepting a prize, the winner acknowledges

and agrees to the use by Sponsor, without additional compensation or notification, of his or her name, email address, physical address, likeness, photograph, voice, and biographical material in any media now known or hereafter devised through the world in perpetuity for Sponsor's advertising, marketing, promotion, or other purpose, except to the extent prohibited by law.

10. General Conditions: Sponsor reserves the right to cancel, suspend, and/or modify the Contest, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to select winners based on the numbers of votes received from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. Limitations of Liability: The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Contest; (4) technical or human error which may occur in the administration of the Contest or the processing of entries; (5) late, lost, undeliverable, damaged or stolen mail; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize. 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, if it is possible. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims. THE PRIZES ARE GIVEN AWAY BY SPONSOR "AS-IS." SPONSOR DOES NOT MAKE ANY, AND EXPRESSLY DISCLAIMS ALL, WARRANTIES, WHETHER EXPRESS, IMPLIED, OR STATUTORY, REGARDING THE CONTEST OR ANY PRIZE, INCLUDING WITHOUT LIMITATION ANY IMPLIED OR STATUTORY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. NO CONTEST ENTITIES WILL BE LIABLE FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES ARISING OUT OF THE CONTEST, THESE OFFICIAL RULES, OR ANY PRIZE, HOWSOEVER CAUSED, WHETHER ARISING IN TORT, CONTRACT, STRICT LIABILITY, OR OTHER LEGAL THEORY, AND REGARDLESS OF WHETHER THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ALL SUCH DAMAGES ARE HEREBY DISCLAIMED AND EXCLUDED.

12. Disputes: These Official Rules are governed by, and must be construed in accordance with, the laws of the State of Idaho (without giving effect to any conflict of laws principles). Except where prohibited by law, any disputes, claims, and causes of action between Sponsor and an entrant arising out of or relating to these Official Rules, the giveaway, or a prize shall be resolved exclusively by arbitration pursuant to the Rules of the American Arbitration Association then effective, and any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred by entrant relating to this giveaway, but in no event attorneys' fees, punitive, incidental, consequential, or other damages. All necessary proceedings shall take place in Ada County, Idaho. Sponsor and each entrant irrevocably waive any objection to the venue and jurisdiction of such courts. If any part of these Official Rules is held by a court of competent jurisdiction to be invalid, illegal, or otherwise unenforceable, such part will be modified by such court to the minimum extent necessary to make it enforceable while preserving to the maximum extent possible the original intent of Sponsor, and the remaining parts of these Official Rules will remain in full force and effect.

13. Representations: By entering the Contest, each entrant represents and warrants to Sponsor that: (a) the entrant meets all eligibility requirements of the Contest; (b) the entrant is the owner of the email address through which entrant registered for the Contest; and (c) in entering the Contest, the entrant will comply in all respects with these Official Rules and all applicable statutes, orders, regulations, and other laws.

14. Winner List: For a winner list, visit <https://www.pioneerfcu.org/communitypioneer>. The winner list will be posted after winner eligibility and confirmation is complete.

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