

-OFFICIAL RULES-

Lexus GX 550 Giveaway

1. SPONSORS

The Lexus GX 550 Giveaway (“Contest”) is sponsored by Community Choice Credit Union (“Sponsor”).

2. ELIGIBILITY

The Contest is open to legal residents of Iowa who are at least 18 years of age or older at the time of entry and who hold a valid Iowa driver’s license both at the time of entry and at the time of the final drawing. Proof of residency and a valid Iowa driver’s license will be required to claim the Prize. Only one individual’s name may be associated with each entry. Employees of the Sponsor, as well as the employees of other companies associated with the promotion of the Contest, and the immediate family (“immediate family” is defined as spouse, son, daughter, sister, brother, mother, father, step-children, step-siblings and step-parents) of each such employee are not eligible. The Contest is subject to federal, state, and local laws and regulations.

3. AGREEMENT TO OFFICIAL RULES

Participation in the Contest constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning the Contest is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The Sponsor reserves the right to disqualify a participant if the Contest rules are violated in any way. Official Rules are available during regular business hours at Sponsor’s location: 6163 NW 86th St, Suite 105, Johnston, IA 50131 and on the Contest website, www.UNbankingLexus.com. Official Rules will be provided upon request.

4. CONTEST PERIOD

The Contest begins on May 1st, 2025, and ends on August 31st, 2025. Entries made before or after the official Contest period will be disqualified. Entries will be accepted for the duration of the Contest period.

5. HOW TO ENTER

Visit www.UNbankingLexus.com to fill out the online entry form or paper entry forms provided at Sponsor events. Additional entries can be obtained by performing tasks designated by the Sponsor as they are spelled out on the entry confirmation page and the leaderboard website. Answers to Sponsor questions will have no bearing on the outcome of the Contest and neither increase nor decrease an entrant’s chances of winning.

Alternatively, entrants may receive one (1) standard entry or bonus entries in the Contest by mailing a 3” x 5” index card with their handwritten full name, mailing address, phone number, email address, and a clear statement indicating whether they are submitting for a standard entry or a specific bonus opportunity (choose from: Facebook, Instagram, TikTok, Referral, UNbank Code, Vehicle Code, or UNblog). Entries must be mailed to:

Community Choice Credit Union

Attn: Lexus GX 550 Giveaway

6163 NW 86th Street, Suite 105

Johnston, Iowa 50131

Each mail-in entry must be submitted in a separate envelope. Limit one (1) mail-in entry per person for the standard entry and one (1) mail-in entry per person for each specific bonus opportunity. A maximum of 66 entries per person is allowed in the Contest, regardless of the method of entry. No purchase is necessary to participate or win. The Contest is void where prohibited by law. All entries, regardless of method of entry, will have an equal chance of winning.

Entrants are required to provide the Sponsor with their legal name, home address, plus a valid, functioning email address (if applicable), and telephone number. By filling out entry form, all entrants agree that the Sponsor may use their voice, name, photograph, and likeness for promotional purposes. Sponsor reserves the right to disqualify entries that exceed the stated limit, or that appear to be mechanically reproduced, incomplete, illegible, or late entries. The Sponsor and their respective directors, officers, and members assume no responsibility for incorrect, invalid, terminated, or non-functioning e-mail or lost, incomplete, late, illegible, or undelivered entries.

6. PRIZE

The Prize is a 2025 Lexus GX 550 Overtrail ("Prize"), VIN JTJTBCDX3S5038874. The retail value of the Prize is \$74,980. The winner may choose to accept either the Prize **or** a \$25,000 cash alternative (the "Cash Alternative"), but not both. If the winner selects the Cash Alternative, they forfeit any claim to the Prize.

The Prize will be awarded in its then-present "as is" condition with the remainder of any manufacturer's warranty. The Prize may have several thousand miles on the odometer as a result of being driven to and from promotional venues around Central Iowa during the Contest period.

If the winner selects the Prize, they will receive title to the vehicle, subject to payment of all applicable taxes and delivery fees. Title to the Prize will be clear of any debt or financing liens. If the winner selects the Cash Alternative, no additional prize, compensation, or reimbursement will be provided in lieu of the vehicle.

The Sponsor, their respective parents, subsidiaries, affiliates, and other companies associated with the Contest make no claims of merchantability of the Prize. All taxes, fees, registration, insurance and delivery costs related to the Prize are the sole responsibility of the winner.

7. CONTEST ODDS

The odds of being selected as a finalist depend on the number of entries into contest. If there are 10,000 entries, each entry has a 9 in 10,000 chance of being a finalist.

8. PRIZE DRAWING

The winner of the Prize will be determined at a to-be-announced event hosted by the Sponsor (the "Event"). Time and location of the Event will be announced at a later date. Prior to the Event, the Sponsor will randomly select nine finalists from all the eligible entries to take part in a random key draw at the Event to win the Prize. Selection of the finalists will take place on or around September 2nd, 2025 at which time selected entrants will be contacted. The finalists' names will then be posted on or around September 15th, 2025 (allowing time to confirm finalists). Entrants must be present at the Event to participate in the random key draw to determine the winner of the Prize. The tenth finalist will be drawn at the event.

9. WINNER NOTIFICATION

The nine pre-event finalists will be randomly selected by Sponsor and contacted on or around September 2nd, 2025. The potential finalist will be notified via phone using the contact information provided at the time of entry. The potential finalist must respond to the notification within 48 hours of notification and will be required to provide proof of residency of the State of Iowa, signed Photo Authorization Form and any necessary tax information. If the potential finalist fails to respond within the required timeframe, is found ineligible, or fails to return the completed documents within the specified time, they may be disqualified, and an alternate finalist will be randomly selected at Sponsor's sole discretion.

The winner, who will be determined at the Event, will have until the close of business two weeks following the event, to claim the Prize. If the Prize is not claimed, the Sponsor shall donate the unclaimed Prize for educational, civic, public, charitable, patriotic, or religious use.

The winner will be required to sign a release form in order to claim the Prize, and also provide the Sponsor with a signed statement confirming his or her eligibility under these Rules and applicable law, plus a valid Iowa driver's license and social security number. By claiming the Prize and signing the release form, the winner release the Sponsor, their officers, directors, members, employees, subsidiaries and affiliates from any and all claims, liabilities, and/or damages arising directly or indirectly out of the award and/or use of the Prize. The Sponsor is not responsible for illness, death or injury which may be sustained in conjunction with participation in the Contest and/or the use of the Prize awarded.

The Sponsor is not responsible for any incorrect or invalid contact information, undeliverable messages, or technical issues that may prevent successful notification.

10. GENERAL CONDITIONS

In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including but not limited to fraud or unauthorized human intervention or other technical problems, or in the event that the Contest is unable to run as planned for any other reason, as determined by the Sponsor in their sole discretion, the Sponsor may, in their sole discretion, either a) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules or b) award the Prize at random from among the eligible, non-suspect entries received up to the time of the impairment. The Sponsor reserves the right at their 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 legitimate operation of the Contest. Such activities may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages (including attorney fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. Decisions of the Sponsor are final.

11. RELEASE AND LIMITATIONS OF LIABILITY

Contest participants agree to release and hold harmless the Sponsor and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Contest, and each of their respective officers, directors, employees, shareholders, representatives, and agents ("Released Parties") from and against any claim or cause of action arising out of participation in the Contest or receipt and/or use of the Prize. This includes but is not limited to:

- a) Technical errors associated with the Contest, such as lost, interrupted, or unavailable Internet Service Provider (ISP) access, or network, server, wireless service provider, or related connection errors. Said technical errors may also include the unavailability, limited accessibility, or miscommunication of a failed computer, satellite, telephone, cellular tower, or cable transmission line, or a technical failure or jumbled, scrambled, delayed, or misdirected transmission or computer hardware or software malfunction, or failure;
- b) Unauthorized human intervention in the Contest;
- c) Mechanical, electronic, human, and printing and/or typographical errors;
- d) Application downloads and/or failures;
- e) Any other errors or problems pertaining to the Contest, including, without limitation, errors that may occur in the administration of the Contest, the announcement of the winner, the cancellation or postponement of the event, or the incorrect downloading and processing of entries or any Contest-related materials;
- f) Injury, death, loss, or damage of any kind, to persons and/or property which may be caused, directly or indirectly, in whole or in part, from the entrant's participation in the Contest or acceptance, receipt, or misuse of the Prize

(including any travel or activity related thereto). Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the entrant be entitled to receive attorney's fees; and/or

g) Incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. DISPUTES

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the courts of Polk County, Iowa. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Iowa, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than Iowa.

13. LEGAL PROCESS

In the event that the Prize winner is subject to, or the subject of, any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (e.g., garnishment, child support order, judgment, lien, and the like) the Sponsor's delivery of the Prize to an official representative of the governmental entity claiming a right to the Prize shall be deemed to be the award of the Prize to the winner. The Sponsor shall be entitled to rely in good faith upon any documents presented by the representatives seeking to collect the Prize in lieu of the winner. The Sponsor shall not be liable for any claim by winner for damages incidental thereto.

14. FINANCIAL OBLIGATION

The winner assumes the financial obligation for local, state and federal taxes and all applicable fees based on the value of the Prize. In accordance with IRS regulations, the winner will be furnished an IRS Form 1099. For additional information, please consult with your tax advisor. The winner will be entirely and solely responsible for paying any such taxes. No other fees, taxes and/or penalties will be paid by the Sponsor in connection with the Contest unless specifically outlined in these rules.

15. PRIVACY

Information submitted with a Contest entry is subject to the Sponsor's privacy policy described at <https://www.comchoicecu.org/learn/privacy-policy/>

16. WINNERS LIST

For the name of the Prize winner, available after October 31st, 2025, send a self-addressed, stamped envelope to:

Community Choice Credit Union

Attn: The Lexus Winner List

6163 NW 86th Street, Suite 105

Johnston, Iowa 50131