

Northwoods Credit Union I Heart My CU Apple AirPods Giveaway Contest Rules

1. Eligibility

- **No Purchase Necessary:** No purchase is necessary to enter or win the giveaway.
- **Membership Not Required:** Membership at Northwoods Credit Union (NCU) is not required to participate or win.
- **Age Requirement:** Participants must be at least 18 years old at the time of entry.
- **Location:** The contest is open to residents of the United States only.

2. Contest Period

- The contest begins on **July 22, 2024**, and ends on **July 27, 2024**.

3. How to Enter

- **Facebook Comment:** To enter, participants must comment on the designated Northwoods Credit Union Facebook post with a reason why they love Northwoods Credit Union.

4. Selection of Winner

- **Random Selection:** One (1) winner will be randomly selected from all eligible entries on **July 29, 2024**.
- **Notification:** The winner will be contacted by email and phone using the contact information provided at the time of entry.
- **Response Time:** The selected winner must respond by **August 5, 2024**. If the winner does not respond by this date, a new winner will be randomly selected.

5. Prize

- **Prize Details:** One (1) pair of Apple AirPods ® will be awarded to the winner.
- **Non-Transferable:** The prize is non-transferable and no substitution or cash equivalent is permitted.
- **Apple ® is not a sponsor/affiliated with this giveaway**

6. General Conditions

- **Publicity:** By entering, participants consent to the use of their name, likeness, and entry for promotional purposes without additional compensation, unless prohibited by law.
- **Right to Cancel or Modify:** Northwoods Credit Union reserves the right to cancel, suspend, or modify the contest if any fraud, technical failures, or any other factor beyond NCU's reasonable control impairs the integrity or proper functioning of the contest, as determined by NCU in its sole discretion.
- **Disqualification:** Northwoods Credit Union reserves the right 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 these Official Rules or in an unsportsmanlike or disruptive manner.

7. Limitation of Liability

- Northwoods Credit Union is not responsible for: (i) 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; (ii) technical failures of any kind, including, but not limited to, malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (iii) unauthorized human intervention in any part of the entry process or the contest; (iv) technical or human error which may occur in the administration of the contest or the processing of entries; or (v) 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.

8. Governing Law

- The contest is governed by the laws of the United States and the state of Minnesota, without respect to conflict of law doctrines. As a condition of participating in this contest, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this contest, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Minnesota having jurisdiction.

9. Sponsor

- This contest is sponsored by Northwoods Credit Union, located at 1702 Avenue B, Cloquet, MN 55720. For any questions or additional information, please contact Northwoods Credit Union directly.