

Official Rules:

1. **NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING.**
2. **ELIGIBILITY:** Rate Advice promotion is only open to legal residents of the fifty (50) United States and District of Columbia that have an account with MTCU or enter one of the ways below. You must be 18 years of age to enter. Void in Puerto Rico and where prohibited. Employees and agents of MTCU (Sponsor), and their parents, affiliates and subsidiaries, and immediate family members and household members of employees and agents are eligible to participate. Promotion is subject to all applicable federal, state and local laws. The Promotion is governed by U.S. law.
3. **PROMOTION TIMING/DESCRIPTION:** Begins at 01:00:00 AM Central Standard Time ("CST") on April 29, 2022 and ends at 12:00:00 PM CST on June 15, 2022 ("Promotion Period").
4. **TO ENTER:** There is one (1) way to enter:
  - o An eligible entry must submit an entry for Rate Advice on [MTCUCASH.com to automatically be entered if the promotion entry for a Rate Advice has accurate phone and email contact information of the participant, during the Promotion Period.
5. In the event of a dispute as to who submitted a particular entry, such entry will be deemed to be submitted by the primary person in whose name the was submitted on the form on [\_\_\_\_\_.com] during the Promotion. Non- U.S. dollar loans are excluded from automatic entry. Other restrictions and exclusions may apply. Entries using loans, or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made 01:00:00 AM Central Standard Time ("CST") on February 14<sup>th</sup>, 2022 and ends at 12:00:00 PM CST on May 28<sup>th</sup>, 2022 in order to be eligible for random drawing.

- o **Go to MTCUCASH.com:** and complete the entry form during the Promotion Period.
- o **TO ENTER BY MAIL WITHOUT PURCHASE OR OBLIGATION:** Hand print your complete name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and valid email address, on a plain piece of 3" x 5" paper, and mail it in a business-size (#10) envelope with sufficient postage affixed, to: MTCU, Attn: Marketing – Rate Advice: P.O. Box 7309 Midland, TX 79708. Mailed entries must be post marked between April 29, 2022, and June 15, 2022, and received at MTCU by Jun 18, 2022, in order to be included in the random drawing. Each entry submitted online and mailed entry will count as one (1) entry into the random drawing and must be mailed in a postmarked-and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means which subvert the entry process are void. Entries become the property of MTCU and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at MTCU's sole discretion. Proof of mailing does not constitute proof of delivery.

- One (1) \$500 winner will be selected after the promotional period from all eligible completed entry forms submitted on MTCUCASH.com, and eligible mailed entries received. Random drawing will be conducted by MTCU. Sponsor's decisions are final and binding on matters relating to this Promotion. Potential winners will be notified by telephone and/or email, within one (1) week of drawing date.

**7. PRIZES & RETAIL VALUES:**

- **PRIZES:** There is (1) \$500 prize

**5. DETERMINATION OF WINNERS/WINNER NOTIFICATION:**

- On (1) prize winner will be selected after the promotional period from among all eligible completed entry forms, and eligible mailed entries received. Random drawing will be conducted by MTCU. Sponsor's decisions are final and binding on matters relating to this Promotion. Potential winners will be notified by telephone and/or email, within one (1) week of random drawing date.

- One (1) prize winners will be selected after the promotional period from all eligible automatic entries received. Random drawing will be conducted by a third party. Sponsor's decisions are final and binding on matters relating to this Promotion. Potential winners will be notified by telephone and/or email, within one (1) week of random drawing date.

• All winners will be required to sign an affidavit of eligibility/liability release, a publicity release where legal, and return these properly executed documents within 48 hours of notification. Potential winner will be required to verify eligibility and confirm mailing addresses for purposes of prize fulfillment, within 5 days of receipt of request. Non-compliance within this time frame and/or with these Official Rules; Sponsor's inability to contact potential winners within a reasonable time period; or prize or prize notification returned as undeliverable will result in such potential winner's disqualification and, at Sponsor's discretion, the prize may be awarded to a potential alternate winner.

**6. ODDS:** Estimated odds of winning depend upon the total number of eligible entries received.

- **PRIZES:** There is one (1) \$500 prize

- 8. CONDITIONS OF PARTICIPATION:** By entering, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsor, which are final and binding. By accepting prize, winner consents to the use of his/her name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by Sponsor, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law. Entrants release and hold harmless Releasees from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Promotion or from the acceptance, possession, or use or misuse of the prize (including any travel/activity related thereto). This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss or damage to property; and claims of third parties. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Promotion.
- 9. GENERAL:** Sponsor will collect information from the entrants for the purpose of the prize drawing and to notify a winner. Sponsor will not share this information with any third party (except as necessary for the administration of the Promotion). Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, and transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Promotion, including, without limitation, any error or problem that may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the prize, the cancellation or postponement of the Promotion. Entry materials that have been tampered with or altered are void. Sponsor reserves the right, in its sole discretion, to cancel or suspend part or all of this Promotion at any time without notice and for any reason including, if in the Sponsor's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Promotion, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Promotion. In the event of cancellation, Sponsor may void any entries it suspects are at issue and, at its discretion, if terminated, award prizes in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. Caution: Any attempt by an entrant or any other individual to damage or undermine the legitimate operation of the Promotion may be in violation of criminal and civil laws and,

**should such an attempt be made, the Sponsor reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsor reserves the right to disqualify entrants who violate these Official Rules or interfere with this Promotion in any manner.**

**10. DISPUTES:** Except where prohibited, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Texas, without giving effect to any choice of law or conflict of law rules (whether of the State of Texas or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Texas. Jurisdiction and venue shall be solely within the State of Texas.

**11. ARBITRATION:** Except where prohibited by law, as a condition of participating in this Promotion, participant agrees that (i) any and all disputes and causes of action arising out of or connected with this Promotion, or prize 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 and held at the AAA regional office nearest the participant; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Promotion), and participant further waives all rights to have damages multiplied or increased.

**12. WINNERS' NAMES:** For the names of the winners, available after June 8<sup>th</sup>, 2022, mail a self-addressed, stamped envelope by May 28<sup>th</sup>, 2022, to: MTCU Attn: Rate Advice, P.O. Box 7309 Midland, TX 79708.

**SPONSOR & ADMINISTRATOR:** Sponsor and Administrator: MTCU Attn: Rate Advice, P.O. Box 7309 Midland, TX 79708.