

## REACH FOR THE STARS INSTANT WIN GAME OFFICIAL RULES

### NO PURCHASE NECESSARY TO ENTER OR WIN.

- To Receive a Game Card:** The Reach For The Stars Instant Win Game (the "Game") begins 7/1/17 and ends 8/31/17 ("Promotion Period"), or when supply of Game Cards is exhausted, whichever occurs first. During the Promotion Period, employees of a participating PSCU Member-Owner Credit Union branch will receive one (1) Game Card from their manager, while supplies last, when 1) the employee submits (on behalf of a member) a completed application for a Visa® credit card, 2) the employee makes a member referral that leads to a Visa® credit card application (on behalf of a member) that is reported to their manager; 3) the employee opens a Visa® debit card account (on behalf of a member). An employee can only earn one (1) Game Card for each application. If two employees are responsible for one application they would both receive a Game Card. Game Cards will only be distributed for actions that are applicable to the above Visa products the Credit Union is promoting during the Promotion Period.
- Eligibility:** The Game is open to legal residents of the 50 United States, the District of Columbia, Guam and Puerto Rico, including U.S. citizens working at branches on U.S. military bases, who are full-time or part-time employees in good standing at a participating PSCU Member-Owner Credit Union branch. Employees of Sponsor, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, their successors and affiliates and all their respective parents, subsidiaries and affiliates and all of their respective parents, prize suppliers and advertising and promotion agencies, including Fielday Marketing Inc. ("Administrator"), are ineligible to enter or win. Void where prohibited or restricted by law. Game is subject to all applicable federal, state and local laws and regulations.
- How to Play:** The Game Card will include the URL for the Game website and an Entry Code. To play, enter the Entry Code from the Game Card at the Game website by 8/31/17, then follow the directions to register for your Game play by providing your first and last name, Credit Union name, branch information and other requested information about the application or referral. An Entry Code is only valid for one time use. After registering, you will be taken to the virtual scratch-off game where you will receive one (1) game play. If your virtual scratch-off game reveals a prize, you are a potential winner of the prize indicated, subject to verification of eligibility and compliance with these Official Rules.
- Prizes:**

Prize	Approximate Odds of Winning	Approximate Retail Value ("ARV")
Fandango Digital Gift Card (2)	1:50	\$10
iTunes Code (2)	1:50	\$10
Amazon.com e-Code (11)	1:9	\$5
Starbucks Code (11)	1:9	\$5
Target eGiftCard™. (11)	1:9	\$5
Redbox Overnight Rental e-code (38)	1:3	\$1.50

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Fandango gift cards do not expire. Fandango gift card is valid towards the purchase of movie tickets, and associated convenience fees, on [fandango.com](http://fandango.com) or via the Fandango mobile app and may not be used at theater box offices. If movie ticket(s) with Fandango's convenience fee included is more than value of the gift card, customer must pay the difference. Gift cards will not be replaced if lost or stolen and are not for resale. No cash value except as may be required by law. See [www.fandango.com/giftcardterms](http://www.fandango.com/giftcardterms) for additional details. Use of a Fandango gift card is also subject to Fandango's terms of use at [www.fandango.com/termsofuse.aspx](http://www.fandango.com/termsofuse.aspx) and Fandango's purchase policy at [www.fandango.com/purchasepolicy.aspx](http://www.fandango.com/purchasepolicy.aspx).

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5. **Prize Claims:** If you receive a winning prize message, click on "CLAIM YOUR PRIZE" to claim your prize. You must be an employee in good standing at time of prize claim to receive a prize. All prizes that remain unclaimed as of the end of the Promotion Period will not be awarded. Any Game Card will be automatically void if it is determined to be mutilated, mechanically reproduced, photocopied, forged, incomplete, blank (in whole or in part), altered or tampered with in any way, or if it contains printing, production, mechanical, typographical or other errors, or if it is obtained outside authorized legitimate channels. Participant assumes all risk of loss or damage to, or destruction of official Game Card. Liability for official Game Card containing printing or other errors or that is rendered inoperable due to any type of malfunction, technological or otherwise is limited to replacement with another Game Card, while supplies last. Only the intended number of prizes as outlined in these Official Rules will be awarded. If, for any reason, more prize claims are received than the number of prizes offered at any level, as set forth in these Official Rules, Sponsor reserves the right to award the intended number of prizes through a random drawing from among all eligible prize claims received for each prize level. Game Cards which are distributed where prohibited by law or not obtained legitimately or in accordance with these Official Rules will be null and void.
6. **Prize Restrictions:** No cash redemptions, substitutions, transfers or assignments of prizes allowed, except by Sponsor who reserves the right, in its sole discretion, to substitute a prize of comparable or greater value. e-Codes are subject to the standard terms and conditions set by the issuer and may not be redeemable for cash. Federal, state and local taxes on prize and any expenses relating to the acceptance and use of prize not specified herein as being awarded are the responsibility of winner.
7. **Additional Terms:** Releasees (as defined below) are not responsible for lost, late, illegible, incomplete, misdirected, mutilated, delayed, inaccurate or postage due mail/applications/transactions/prize claims, or for any computer, network, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Game, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Game, the announcement of the prize, the processing of requests, applications, registrations, transactions or prize claims or in any Game-related materials; or for transactions or applications that are lost, misdirected or fail to enter into the processing system for any reason; or are processed, reported or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission or any combination thereof. By participating, entrants or, if minors, their parent(s) or legal guardian(s) agree to: a.) these Official Rules and the decisions of the judges and Sponsor, which shall be final and binding in all respects; and b.) release, discharge and hold harmless Sponsor, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Fandango Media, LLC and their successors, affiliates and client financial institutions, Participating Institutions and each of their respective parent companies, subsidiaries, affiliates, advertising and promotion agencies, their respective parents, subsidiaries and affiliates, and each of their respective officers, directors, shareholders, agents and employees of the aforementioned entities (collectively, the "Releasees"), from any liability, claims or damages arising out of their participation in the Game and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner or, if a minor, his/her parent or legal guardian agrees to, where legal, Sponsor's and its designees' use of his/her name, city and state of residence and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission or notification and, upon request, will provide consent to such use in writing. As a condition of participating in the Game, participant (or parent/legal guardian if participant is a minor) agrees that: a.) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential,

or any other damages, other than for actual out-of-pocket expenses; *b.*) all causes of action arising out of or connected with this Game, any prize awarded, shall be resolved individually, without resort to any form of class action; and *c.*) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, and in no event will participant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures at its discretion. Sponsor reserves the right, at its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Game; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person and void any associated Game Card requests and prize claims. Any attempt to forge or alter Game Cards will be prosecuted to the fullest extent of the law. By participating, all participants or, if minors, their parents or legal guardians agree that this Game is governed by laws of the United States and agree to exclusive jurisdiction and venue in the federal and state courts of Pinellas County, Florida, for the resolution of all claims and disputes (excluding any claims against or disputes involving parties other than Sponsor relating to any prize awarded in the Game).

**Sponsored by** PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.