

**TROPICAL FINANCIAL CREDIT UNION
OFFICIAL 2021 HOMEADVANTAGE
SWEEPSTAKES RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE
WILL NOT INCREASE YOUR CHANCES OF WINNING.
VOID WHERE PROHIBITED BY LAW.**

**OFFERED ONLY TO LEGAL RESIDENTS OF THE UNITED STATES,
AGE 18 OR OLDER.**

Tropical Financial Credit Union's 2021 HomeAdvantage Sweepstakes will be giving away \$300 to two winners and \$500 to one winner from among those that register during the entry period of the sweepstakes. Here are these official sweepstakes rules:

1. ENTRY PERIOD:

The Tropical Financial Credit Union 2021 HomeAdvantage Sweepstakes (the "Sweepstakes") is sponsored by Tropical Financial Credit Union ("Tropical Financial")(hereinafter, the "Sponsor"). The sweepstakes begins at 12:00:00 AM ET on September 1, 2021 and ends at 11:59:59 PM ET on November 30, 2021 ("Entry Period").

2. SWEEPSTAKES ELIGIBILITY: The Sweepstakes is open only to legal residents of the United States who are 18 years of age or older as of the date of entry. The following persons are not eligible to participate in the Sweepstakes: Sponsor; any of Sponsor's parents, subsidiaries, affiliates, or advertising and promotion agencies; and any employee, officer, director, representative or agent of any of the foregoing persons and the immediate family members (spouses and siblings, children and parents and their spouses, regardless of where they live) or members of the same households (whether related or not) of such individuals. Void where prohibited or restricted by law. Eligibility may be verified by Sponsor at any time. Any determinations of eligibility will be made by the Sponsor whose decisions are final.

3. TO PARTICIPATE:

Anyone who has registered for HomeAdvantage on or before the commencement of this Sweepstakes will be automatically entered into the Sweepstakes. Eligible participants can enter the Sweepstakes by registering with HomeAdvantage by going to <https://www.tropicalfcu.com/tfcu-homeadvantage-contest>, and complete the HomeAdvantage Contest form, and completing the fields with your information. Eligible participants may also enter the Sweepstakes by mailing a self addressed stamped envelope to “Tropical Financial Credit Union, Attn: 2021 TFCU HomeAdvantage Sweepstakes, P.O. BOX 829517, Pembroke Pines, FL 33082-9917.” There is no monetary cost to enter the Sweepstakes. No purchase is required.

Limit one (1) entry per person/email address regardless of method of entry.

Entries must be received by Sponsor no later than 11:59:59 PM ET on September 30, 2021 to be eligible for the first drawing and no later than 11:59:59 PM ET on October 31, 2021 to be eligible for the second drawing and 11:59:59 PM ET on November 30, 2021 to be eligible for the third drawing. All non-winners from the first drawing will roll over and be eligible for the second & third drawing. Any attempt by a person to use multiple identities, fraudulent transactions, or cancelled transactions to gain more entries than permitted by these Official Rules shall result in disqualification in Sponsor’s sole discretion. By participating, entrants warrant and represent that they agree to be bound by these Official Rules and the final decisions of the Sponsor. Entry information becomes the exclusive property of Sponsor upon submission. Proof of submission of entry does not constitute proof of receipt of entry. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her telephone number during the Sweepstakes.

4. RANDOM DRAWING/ODDS: On or about December 15, 2021, a number randomizer will select the potential winner in a random drawing from among all eligible entries received for the first \$300 prize. On or about December 15, 2021, a number randomizer will select the potential winner in a random drawing from among all eligible entries for the second \$300 prize. On or about December 15, 2021, a number randomizer will select the potential winner in a random drawing from among all eligible entries for the first \$500 prize. Odds of winning depend on the number of eligible entries received.

5. PRIZE: Two (2) sweepstakes winners will each receive one (1) grand prize of \$300. (the "Prize"). One (1) sweepstakes winner will receive one (1) grand prize of \$500. (the "Prize"). The Prize will be procured, administered, and distributed by Sponsor. The total maximum retail value of prizes is \$800 USD.

No prize transfer. No other prize substitution except at Sponsor sole discretion due to unavailability, in which case a prize of comparable or greater value will be awarded. All taxes (including without limitation Federal, state and local taxes) in connection with the Prize, and the reporting consequence thereof, are the sole responsibility of each winner. Each prize winner may be required to return an IRS W-9 form within the time period specified by Sponsor, and such winner will receive an IRS Form 1099 issued in his/her name for the actual value of prizes received if required by law.

6. WINNER NOTIFICATION/VERIFICATION/ADDITIONAL PRIZE RESTRICTIONS: Each potential winner will be notified by email and/or telephone within ten (10) business days following the drawing, to verify his/her eligibility and ability to accept the Prize. If a potential winner is not available or if there is no answer at the time any notification email and/or phone call is made, a message will be left (if possible). Any such email and/or phone message will instruct the potential winner to call a specified telephone number or reply by email within five (5) business days (measured in the local time zone) after the time that the notification message was left. Each potential winner must reply as instructed to identify him/herself, confirm his/her eligibility and ability to accept the Prize, and provide his/her complete contact information within such five (5) business day period, or he/she will be disqualified. In Sponsor's sole discretion, a potential winner may only be notified one time as set forth above for attempted prize notification. If a potential winner does not respond within the five (5) business day time period, Sponsor reserves the right to award the Prize to the runner-up utilizing the same criteria set forth above. Proof of identity, age, and legal residence may be required to claim the Prize. Any winner or potential winner may be disqualified in Sponsor's sole discretion if: (a) he/she fails to provide any required information or properly completed documents within the required time period; (b) he/she fails to comply with any of the terms of these Official Rules; or (c) if any Prize or prize notification is returned as undeliverable, any voicemail or email message left is not timely returned, or any forms sent to a potential winner are not timely returned as

instructed. In the event of disqualification of a winner or potential winner, at Sponsor's sole discretion the Prize may be awarded to an alternate winner (or runner up) selected from among the remaining applicable eligible entries via the means of winner determination described herein, pending verification of eligibility. No responsibility is assumed by Sponsor for any incorrect or missing postal address, email address or phone number associated with an entry, or any change of address, email or phone number of entrant after entry submission. Any prize details not specified will be determined by Sponsor in its sole discretion. Sponsor will not replace any lost, damaged or stolen prizes. Prizes are awarded as-is and without warranty of any kind, implied or express. Prize will be mailed via USPS.

7. WARRANTIES AND REPRESENTATIONS: By participating, entrants warrant and represent that they agree to be bound by these Official Rules and the final decisions of the Sponsor. You further grant Sponsor and its affiliates and sublicensees the right to use the name that you submit in connection with such content, if they choose. Proof of submission of entry does not constitute proof of receipt of entry. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email or postal address or telephone number during the Sweepstakes.

8. GENERAL CONDITIONS: Sponsor, Facebook, Twitter, Instagram, their parents, subsidiaries, affiliates, advertising and promotion agencies, or any wholesalers, retailers, importers, or distributors together with the employees, officers, directors, and agents of each (aforementioned individuals and organizations collectively, the "Releasees") are not responsible and shall not be liable for: [a] failures or malfunctions of phones (including wireless phones/handsets), phone lines or telephone systems or other communications malfunctions; cellular equipment towers, telephone systems or wireless services; [b] interrupted or unavailable network, server or other connections including those through and/or by the Sweepstakes Page; [c] electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, including without limitation, server

malfunction or by any human error which may occur in the processing of entries; [d] failed, garbled, lost, misrouted or scrambled transmissions; [e] any error, omission, interruption, defect or delay in any transmission or communication or other errors or problems of any kind whether mechanical, human, technical, electronic, cellular telephone related or otherwise; [f] traffic congestion on the Internet or for any technical problem, including but not limited to any injury or damage to entrant's or any other person's computer or wireless phone/handset related to or resulting from participation in this Sweepstakes; [g] late, lost, incomplete, damaged, or misdirected entries, email messages, or postage-due mail; [h] any condition caused by events beyond the control of the Sponsor that may cause the Sweepstakes to be disrupted or corrupted; or [i] printing errors in Sweepstakes / advertising materials.

By entering and participating, entrants agree to: [a] abide by these Official Rules and by the decisions of Sponsor, whose decisions are final and binding on all matters pertaining to this Sweepstakes; [b] the use of their names, photographs, testimonials or other likeness and/or prize information or personal exposition (and/or any edited portion thereof) by Sponsor and its designee(s) for promotional, advertising and/or publicity purposes in any media, now or hereafter known throughout the universe in perpetuity, including but not limited to the posting of their names on the Sweepstakes Page, without compensation or notice to, or further consent of, to each winner to the extent permitted by law; and [c] to release, discharge and hold harmless the Releasees from any and all injuries, liability, losses and damages of any kind resulting from their participation in the Sweepstakes or their acceptance, use or misuse of any prize awarded in this Sweepstakes, including, without limitation, personal injury, death and property damage. Failure to comply with the Official Rules may result in disqualification at Sponsor's sole discretion and selection of an alternate winner. All federal, state and local laws and regulations apply. **CAUTION: ANY ATTEMPT BY A SWEEPSTAKES ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR AND ITS DESIGNEES RESERVE THE RIGHT TO SEEK DAMAGES FROM ANY SUCH SWEEPSTAKES ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.** Internet entry must be made by the entrant only

at the authorized Sweepstakes Page. Entries may not be made by any other individual or any entity, and/or originate at any unauthorized Internet web site or email address, including, but not limited to, commercial Sweepstakes subscription notification and/or entering service sites. Any potential winner who entered by any of the prohibited methods described above will be disqualified and an alternate winner will be selected. In the event of a dispute regarding the identity of the person submitting an entry, the entry will be deemed to be submitted by the "authorized account holder" associated with the email account at the time of entry, who must comply with these Official Rules. Potential winners may be required to provide evidence (to the Sponsor's satisfaction) that they are the authorized account holder of the email address associated with a winning entry. The authorized account holder is defined as the natural person who is assigned an email address by an Internet access provider, an online service provider, or another organization that is responsible for assigning email addresses or the domain associated with the submitted email address. In the event a dispute regarding the identity of the person who actually submitted an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible. 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 Sweepstakes or any associated web site; 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. If, for any reason, the Sweepstakes is not capable of running as planned by reason of damage by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical limitations or failures, strikes, industry conditions, bankruptcy or liquidation, marketplace demands, applicable law, unforeseen obstacles, or any other causes which, in the sole opinion of Sponsor, could corrupt, compromise, undermine, or otherwise affect the administration, security, fairness, integrity, viability, or proper conduct of the Sweepstakes, Sponsor reserves the right in its sole and absolute discretion to cancel, terminate, modify, or suspend all or any part of the Sweepstakes, and to select the applicable winners from among the applicable eligible, non-suspect entries received up to the time of such cancellation, termination, modification, or suspension, as applicable, or to proceed in such a manner as may be deemed fair and equitable by Sponsor in its sole discretion.

IN NO EVENT WILL SPONSOR, ITS LICENSEES AND/OR THEIR PARENTS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF THE SWEEPSTAKES PAGE OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM THE SWEEPSTAKES PAGE. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THE SWEEPSTAKES PAGE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

9. GOVERNING LAW: Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of Florida. 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 Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Florida, without giving effect to any choice of law or conflict of law rules (whether of the State of Florida or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Florida. Under no circumstances will participant be permitted to obtain awards for, and waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, and participant further waives all rights to have damages multiplied or increased.

10. PRIVACY: Information submitted in connection with the Sweepstakes will be treated in accordance with these Official Sweepstakes Rules and the Sponsor's Privacy Policy located at <https://cdn2.hubspot.net/hubfs/1731768/Documents/disclosures/privacy-notice.pdf>

11. SEVERABILITY/HEADINGS: If any provision of these Official Rules is found to be unlawful, void or for any reason unenforceable, then that provision shall be deemed severable from these Official Rules and shall not affect the validity and enforceability of any remaining provisions. Headings and captions are used in these Official Rules solely for convenience of reference, and shall not be deemed to affect in any manner the meaning or intent of these Official Rules or any provision hereof.

10. WINNERS LIST: The name, city and state of each winner will be posted on Sponsor's Facebook page at <https://www.facebook.com/tropicalfcu/> for approximately 60 days beginning on or about December 15, 2021. For a list of the winners of the Sweepstakes or for a copy of these Official Sweepstakes Rules, mail a self-addressed stamped envelope for receipt by December 15, 2021 to Sponsor at the below address.

Additional terms and conditions related to the HomeAdvantage program are located within the TFCU HomeAdvantage page located: <https://tropical.mycuhomeadvantage.com>

Sponsor: Tropical Financial Credit Union 3050 Corporate Way, Miramar, FL 33025

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information you provide will only be used for the purposes described in the Official Rules of the Sweepstakes, and for sending subscribers company updates and announcements. Please direct any questions to Tropical Financial and not to Facebook, Twitter or Instagram.