

Unitus Backyard Upgrade Sweepstakes Rules

1. Sweepstakes Administration

This sweepstakes is being administered and operated by Unitus Community Credit Union (Unitus).

2. How to enter

No purchase is necessary to enter, and you do not need to have an account with Unitus. Applicants who submit a preapproval mortgage loan application and are pre-approved by July 31, 2026, will receive one automatic entry into the sweepstakes drawing. To be pre-approved we require review of the applicant's income, assets, and credit to confirm they qualify. If you do not wish to receive an automatic entry during the Sweepstakes period, you must email marketing@unitusccu.com and instruct us not to enter you. To enter the Sweepstakes without submitting a pre-approval mortgage loan application, email marketing@unitusccu.com with your name, address, and telephone number. Only one entry is allowed per household located within Unitus' field of membership (Unitus reserves the right to require proof of age and residency for email entries). Entries will not be acknowledged. Unitus is not responsible for lost, misdirected, incomplete, or illegible entries. Odds of winning depend on the number of entries received.

3. Sweepstakes Period

The Sweepstakes period runs between 12:00 a.m. on June 1, 2026, to 11:59 p.m. on July 31, 2026. The winner will be drawn no later than August 10, 2026, and will be notified via email or phone.

4. Eligibility

To be eligible for the Sweepstakes you must be a natural born person, lawful permanent resident of the United States, 18 years of age or older and reside in our field of membership. Limit one entry per person. Void where prohibited by law. Employees of Unitus and members of their immediate family are not eligible to win. Members of the immediate family are defined as; grandparents, parents, spouse, children, stepchildren, grandchildren, brothers, sisters, half-brothers, half-sisters, aunts, uncles, and domestic partners. The winning entry will be deemed to have been made by the Prime/first name on the preapproval or the name on the emailed entry.

5. Prizes

Unitus will select three (3) prize winners. The prize winners will be randomly selected from all eligible entries. The prize that may be awarded to the eligible winners is \$1,000 cash to be deposited into the member's Unitus checking account. If the winner does not have a Unitus checking account, it will be deposited into the Prime Share savings account.

If an email entry is selected, a check made payable to the prize winner may be provided as a substitute for the cash prize.

The prize that may be awarded to the eligible winners is neither transferable nor exchangeable for any other prize. If a winner cannot be contacted or is disqualified for any reason, Unitus reserves the right to determine an alternate winner or not to award that winner's prize, in its sole discretion. Limit one cash prize per winner.

The odds of being the prize winner depend on the total number of eligible entries received. If any selected winning entry is disqualified for any reason allowed under these rules, Unitus will select another winner. All decisions are final and binding. Unitus shall not be responsible for late, lost, misdirected, or unsuccessful efforts to notify winner.

6. General Conditions

Federal, state and local tax liability and any other expenses are the sole responsibility of the prizewinner. Void where restricted and prohibited.

The winner is solely responsible for reporting and paying any and all applicable taxes related to the prize and must provide a valid taxpayer identification number or social security number before any prize is awarded.

Any person winning this prize will receive an IRS form 1099 at the end of the calendar year, and a copy of such form will be filed with the IRS.

7. Consent to Publicity and Release

By accepting the prize, winner consents to the use of his/her name and likeness for publicity purposes without further compensation, unless prohibited by law. All entrants agree to release and hold harmless Unitus and their immediate family from any and all claims of any kind arising directly or indirectly from the Sweepstakes, from any Sweepstakes prize, or from any publicity about the Sweepstakes.

8. Miscellaneous

By entering the Sweepstakes, you agree to comply with all the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the Sweepstakes is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of Unitus which corrupts or impairs the administration, security, or fairness of the Sweepstakes, Unitus reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the Sweepstakes and select winner from the entries received up to the time of such termination or suspension. If the Sweepstakes is terminated prior to the sweepstakes period, notice will be posted on the website or via other media used to promote the Sweepstakes. For a listing of the winner, e-mail membercorrespondence@unitusccu.com.

Sweepstakes and rules provided by:

Unitus Community Credit Union
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