MIRACLE JEANS DAY DONATION DRAWING OFFICIAL RULES

By entering this contest, you agree that you have read, understand and will comply with these official rules. No purchase necessary to enter or to win. Purchase does not improve one's chances of winning. Contest period begins Monday, August 24, 2020 and concludes Friday, September 4, 2020 at 6 p.m., ET.

ELIGIBILITY

No purchase necessary to enter or to win. Purchase does not improve one's chances of winning. Those who wish to enter the Summit Federal Credit Union Miracle Jeans Day Donation Drawing must be a legal resident of the United States, must be at least 18 years old or have permission from a legal guardian, and must have a valid SSN or TIN. Residents of Florida, New York and Rhode Island are not eligible to enter this contest. The contest is not exclusive to Summit Federal Credit Union members and any resident of eligible states in the United States can enter. Corporate staff employees of Summit Federal Credit Union, volunteers, their immediate families (spouses, parents, children, siblings, and their respective spouses), retailers, affiliates, licenses, advertising and promotion agencies, wholesalers, printers and other vendors are not eligible to enter the contest. The contest is subject to all federal, state, and local laws and regulations. Information about entrants will not be shared with third parties. Void where prohibited or restricted.

HOW TO ENTER

No purchase necessary to enter or to win. Purchase does not improve one's chances of winning. To enter contest, you must: Post your Miracle Jeans Day icon on the door with your name and contact information. Each individual that donates will receive one (1) icon to enter the contest. Participants are limited to one (1) icon over the course of the contest. Mass entries and reproduction of sweepstakes will not be accepted. All entries must be completed by 6:00 p.m. ET of Friday, September 4, 2020. Summit Federal Credit Union is not responsible for lost, late, misdirected, incomplete or illegible entries or mail.

DRAWINGS

The winner of each gift card will be randomly selected from the list of entrants by 6:30 p.m., ET, on Friday, September 4, 2020. The drawing will be conducted under the direction of Summit Federal Credit Union, whose decisions are final and binding in all matters relating to the contest. Actual odds of winning depend on the total number of entries received. A total of two (2) gift cards will be awarded in this contest; one winner from each branch. All prizes will be awarded. Participants are eligible to win one (1) gift card through the duration of the contest. Please refer to the last page of these official rules for an outline of the contest prizes and their approximate retail value. Prizes may not be substituted for cash under any circumstances.

NOTIFICATION

All winners of this contest will be selected in a random drawing and will be notified via telephone. All prizes for this contest must be picked up at the branch they entered in. In order to officially receive a prize, winners must provide Summit Federal Credit Union a valid SSN or TIN for tax purposes, address, date of birth, and each winner must sign an affidavit. By entering this contest and/or accepting the prize, you are confirming that you comply with the rules of eligibility and the liability and publicity terms enumerated herein. In the event of non-compliance of these Official Rules and Regulations, or if the prize is unclaimed, the prize will be forfeited and may be awarded to an alternate winner determined by Summit Federal Credit Union. A written request for a list of winners must be sent to Summit Federal Credit Union, 100 Wheeler Street, Akron, OH 44311 by September 30, 2020. List of winners will be available by September 7, 2020 at the Akron Branch of Summit Federal Credit Union (100 Wheeler Street, Akron, OH 44311). Summit Federal Credit Union reserves the right to use the name of all winners and prizes won for publicity purposes. Summit Federal Credit Union requires all winners to sign an affidavit.

LIMITATION OF LIABILITY

Summit Federal Credit Union, its officers, directors, employees, attorneys and/or any other affiliated parties (collectively

"Parties") are not responsible for any damages, loss or liability with respect to the use of the prizes awarded in this contest, or any incomplete, lost, late or damaged postal mail, or any licensing and other fees on prizes. Contestants release all Parties from any of the above-mentioned liabilities. These Official Rules and Regulations shall be interpreted by and governed in accordance with the laws of the State of Ohio. Void where prohibited, taxed, or restricted.

By participating in the sweepstakes, participants agree to release, discharge, and hold harmless sponsor, its respective partners, affiliates, subsidiaries, advertising and promotion agencies, and other individuals engaged in the development or execution of this sweepstakes, from any liability, claims, losses, and damages arising out of or relating to their participation in this sweepstakes or the acceptance, use, misuse, or possession of any prize received in this sweepstakes.

Summit Federal Credit Union disclaims any affiliation between itself and any third-party trademark owners.

Participants hereby release Summit Federal Credit Union, and their employees, agents, directors, or other affiliated parties, from any and all liability associated with the participation in the giveaway event. The giveaway event is subject to all applicable federal, state, and local laws, rules, and regulations governing such contests, and is conducted and administered in the State of Ohio. The information you provide as a participant in the contest will only be used as stated in the "How to Enter" section.

TAX INFORMATION

All winners of each contest are responsible for all federal, state, and other tax liabilities and reporting arising from the contest.

RIGHT TO CANCEL OR MODIFY CONTEST

Summit Federal Credit Union reserves the right to cancel or modify the contest if fraud or technical problems question the integrity of the contest, as determined by Summit Federal Credit Union.

PRIZES

One (1) \$25.00 Target gift card for the Akron office

One (1) \$25 Target gift card

for the Salem office