



Premier America Credit Union  
2025 CSUN Spring Sweepstakes Official Rules

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.** The Premier America Credit Union CSUN 2025 Spring Sweepstakes (the 'Sweepstakes') will award three (3) members, one (1) pair of Apple AirPods Pros 2<sup>nd</sup> Generation. The Sweepstakes is OPEN ONLY TO LEGAL RESIDENTS OF the U.S., who meet the eligibility requirements (as defined in the rules below). VOID ELSEWHERE AND WHEREVER PROHIBITED BY LAW.

PURCHASE OF A PREMIER AMERICA CREDIT UNION PRODUCT OR SERVICE DOES NOT IMPROVE AN INDIVIDUAL'S CHANCE OF WINNING.

**Sponsor:** The Sweepstakes is sponsored and administered by Premier America Credit Union ('Premier America').

**Promotion Period:** The Sweepstakes is valid from January 1, 2025 at 12:00 a.m. Pacific Time (PT) to March 31, 2025 at 11:59 p.m. PT (the 'Promotion Period'). Sweepstakes entries must be made by 11:59 p.m. PT on March 31, 2025. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. The Sweepstakes is subject to change or end without notice.

**Who May Enter:** The Sweepstakes is open to California State University, Northridge Students, Faculty, Staff, and Alumni 18 years of age or older, as of date of entry.

The following classes of persons are not eligible to enter the Sweepstakes:

Employees, officers, and directors of Premier America Credit Union ("Sponsor"), Premier America Credit Union Marketing Team ("Sweepstakes Administrator"), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, "Released Parties") and the members of the immediate families or households of any of the above, whether or not related. "Immediate family members" includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grandchildren (including step-grandchildren) and each of their respective spouses.

**How to Enter:** Individuals must open a Premier America Credit Union Smart Spending Checking share (and a Smart Savings membership share with a minimum balance of \$1.00) and must add a monthly ACH Direct Deposit to the Smart Spending Checking (minimum single deposit of \$200.00) within the first 45 days from account opening and remain a member in good-standing by the end of the Sweepstakes to be eligible to enter. . If the selected individual winner is not a Premier America member in good-standing, Premier America reserves the right to forfeit the prize.

A member in good standing is defined as a member who has an active Smart Savings share (with a minimum of \$1.00, an active non-overdrawn Smart Spending share, and no active charge-offs or overdue loans.

# PREMIER AMERICA CREDIT UNION

## Alternate Entry:

You may submit one entry during the sweepstake period via email in lieu of opening a membership at Premier America by emailing [marketing.requests@premieramerica.com](mailto:marketing.requests@premieramerica.com) with the following information and a subject line of: "2025 CSUN Spring Campaign Sweepstakes".

- Full Name
- Address
- Phone Number or Email Address

**Prizes:** Premier America will randomly award three (3) individual winners one (1) Apple AirPods Pros 2<sup>nd</sup> Generation. All 3 winners will be selected at the end of the sweepstake period once qualifications are met. Prizes are non-transferable. Sweepstakes prize winners are solely responsible for any and all federal, state and local taxes that may apply.

**Odds of Winning:** The odds of winning the prize, is dependent on the number of total qualified Sweepstakes entries received during the promotion period.

**Selection & Notification:** By May 7, 2025, three (3) individual Sweepstakes participants will be randomly selected from a pool of qualified Sweepstakes entrants. Winners will be notified via email and/or telephone within five (5) business days after the individual winners have been randomly selected. Sweepstakes winners must be able to accept their prize by picking up their prize at the CSUN Branch, located at 18111 Nordhoff St, within fourteen (14) business days after they have been successfully notified. Prizes that have not been claimed or picked up within 14 business days will be forfeited and another winner may be randomly selected.

**Additional Rules & Restrictions:** By participating in this Sweepstakes, entrants agree to abide by and be bound by the Official Rules and the decisions of the Sweepstakes Administrator, which shall be final in all matters relating to this Sweepstakes. In the event an entrant wins a prize and is later found to be in violation of these rules, he/she will be required to forfeit the prize or to reimburse the Sweepstakes administrator for the stated value of the prize if such violation is discovered after winner has used the prize. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize.

Premier America is not responsible for any typographical or other error in the printing or advertising of the Sweepstakes, administration, or execution of the Sweepstakes in the announcement of the prizes/prize winners. By accepting prizes, winners agree to hold Premier America Credit Union, and released parties, from any claims, losses, actions, or damages of any kind, whether actual, incidental, or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this Sweepstakes, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel related thereto), and to assume all liability in connection with, Premier America Credit Union and released parties shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other



cause beyond Premier America Credit Union's, and released parties' sole control. No more than the advertised maximum number of prizes will be awarded for any reason.

**IN CASE OF DISPUTES:** By participating, each entrant agrees that, 1) any and all disputes, claims, and causes of action arising out of or in connection with this Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the **State of California**; 2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys' fees; 3) under no circumstances will an entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Premier America Credit Union in connection with this Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of California or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of California.

**Winners List:** For a copy of these official rules or names of Sweepstakes winners, please send a self-addressed, stamped envelope to: **Premier America Credit Union / CSUN Spring Sweepstakes, Attn: Marketing Department, P.O. Box 2178, Chatsworth, CA 91319-9864.**

**Sweepstakes Sponsor:** The Premier America Credit Union Arena Ribbon Cutting Sweepstakes is sponsored by **Premier America Credit Union, 19867 Prairie Street, Chatsworth, CA 91311.** For questions related to the Sweepstakes, please contact Richard Dedor, VP, Marketing at [Richard.Dedor@PremierAmerica.com](mailto:Richard.Dedor@PremierAmerica.com).

Federally Insured by NCUA.

**Sweepstakes and Rules Provided By:**

Premier America Credit Union  
19867 Prairie Street  
Chatsworth, CA 91311