

**CFNA Getaway Giveaway  
OFFICIAL RULES**

***NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.***

**ELIGIBILITY:** The 2019 CFNA Getaway Giveaway (the “Sweepstakes”) is open to legal residents of the 50 United States and the District of Columbia (“U.S.”) who are 21 years of age and older. Employees, officers and directors of Credit First National Association (the “Sponsor”), ITA Group, Inc. (“Administrator”), their respective parent companies (including, with regard to Credit First National Association, Bridgestone Americas, Inc.), affiliates, subsidiaries, advertising and promotion agencies, prize suppliers and the immediate family members (spouses, siblings, children and parents, regardless of where they live) or members of the same households (whether related or not) of such employees, officers and directors are not eligible. Void where prohibited.

**ENTRY PERIOD:** Entry is available from February 14, 2019 at 12:00:01 a.m. CT (Central Time) through March 31, 2019 at 11:59:59 p.m. CT (“Sweepstakes Period”).

**TO ENTER:**

There are two ways to enter.

Automatic With Purchase: Use your CFNA card anywhere it is accepted for a purchase during the Sweepstakes Period, and you will automatically receive one (1) entry. Cash advance or other non-purchase transactions do not count for entry. (For the avoidance of doubt, the total value of goods/services purchased using the CFNA card will not affect one’s ability to enter the Sweepstakes or his/her odds of winning a prize.)

Or,

**NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase will not increase your chances of winning. Internet access and valid email address required, regardless of whether a mobile device is used.** (If using a mobile device to enter the Sweepstakes, wireless Internet access fees and other charges may apply. You are advised to review your agreement with your wireless provider **before** using a mobile device to enter the Sweepstakes. Wireless Internet access may not be available in all areas; not all mobile devices offer wireless Internet access.) You may also enter without making a purchase (or if you do not have a CFNA card) by visiting the Sweepstakes Website at [www.cfna.com](http://www.cfna.com) or <https://www.performancecentral.com/CFNAGetawayGiveaway>, and following the instructions to complete the online entry form. All mandatory fields must be completed. Incomplete, illegible, or garbled entry submissions are void. Requested information includes basic contact information (name, residential address, email address and phone) as well as answers to a very short survey which includes optional questions which will be identified as such. (For the avoidance of doubt, only the required survey questions must be answered to enter online without purchase/CFNA card; and, for both required and optional survey questions, the nature of one’s answers to the

questions will not affect his/her ability to enter the Sweepstakes or his/her odds of winning a prize.)

Limit one (1) entry per person, regardless of method of entry. (Without limiting the foregoing, a given CFNA account may only be used to enter the Sweepstakes once.) Any attempt to enter in excess of the entry limit by use of multiple identities, email addresses, or any other means are prohibited. Receipt of entries may be acknowledged, but such acknowledgment does not constitute any representation as to eligibility for the Sweepstakes nor is it otherwise binding upon Sponsor or Administrator. In the event of a dispute as to the identity or eligibility of an individual who participated via online entry form, entry will be deemed submitted by the Authorized Account Holder of the e-mail account from which the entry is submitted as of date of entry (who must be eligible under these Official Rules). Authorized Account Holder means the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. In the event of a dispute as to the identity of a CFNA card use/purchase entry, the entry will be deemed submitted by the authorized account holder of the CFNA account associated with the CFNA card used to make the underlying purchase and thereby enter the Sweepstakes (who must be eligible under these Official Rules). Authorized Account Holder means the CFNA account holder as per Sponsor's records; and if an account is jointly held, the "Authorized Account Holder" shall be the primary account holder as per Sponsor's records. Entries generated by script, macro, robotic, programmed or like means are prohibited and will be disqualified. Proof of transmission does not constitute proof of receipt or proof of Sweepstakes entry. Use of any artifice or device to violate the entry limit will result in only the first entry being accepted (if eligible). Sponsor reserves the right to void all entries and disqualify the individual submitting same from the Sweepstakes should Sponsor determine in its sole discretion that such individual egregiously, repeatedly or blatantly violated the entry limit. (If such person is a CFNA card holder, such actions may also adversely affect his/her ongoing relationship with Sponsor.)

**WINNER SELECTION/PRIZES/APPROXIMATE RETAIL VALUE ("ARV")/ODDS OF WINNING:** On or around April 30, 2019, the Sweepstakes winners will be selected via a random drawing from among all eligible entries received. The random drawing will be conducted by Administrator, an independent third party judging agency. Potential winners will be notified via phone or e-mail, on or around May 8, 2019, using contact information associated with their CFNA card accounts (if applicable) or as submitted with any online entry. Depending on entry method utilized, potential winner may be notified by Sponsor or Administrator. Each potential winner may be required to verify they meet eligibility requirements of the Sweepstakes; see details in ADDITIONAL CONDITIONS below. NOTE: For any potential winner who enters using his/her CFNA card to make a purchase, Sponsor will reach out first to the potential winner to secure his/her permission to share his/her contact information with the Administrator to contact cardholder for verification; failure to timely provide such permission may result in disqualification and award of prize to an alternate winner. Should a winner be deemed ineligible for any reason, an alternate winner will be selected via random drawing from all remaining eligible entries received. Odds of winning will be determined by the total number of eligible entries received.

2019 CFNA Sweepstakes	Award Item	Number Available	Individual Prize Value
First Prize	Travel by Design Voucher Package	1	\$10,000
Second Place	Travel by Design Voucher Package	1	\$5,000
Third Place	Travel by Design Voucher Package	1	\$2,500
Fourth Place	Merchandise Package: JBL® In-Ear Headphones + Ray-Ban® Sunglasses	50	\$200*

**\*{Approximate Retail Value.}**

**Total Approximate Retail Value of All Prizes: \$27,500.**

**PRIZES:** Winners of the Travel by Design vouchers will have autonomy to design their own trip through the Travel by Design service of Administrator, up to the applicable value. Winners will be responsible for any fees or costs that exceed the award amount. Winners of the Merchandise Package prize will receive their prize via shipment to the physical address associated with such winner's entry which must be in the 50 United States or the District of Columbia. Prizes cannot be shipped to PO boxes. Sponsor will determine in its sole discretion the specific model/color/style of headphones and sunglasses comprising Merchandise Package prize. Without limiting the foregoing, sunglasses are non-prescription. Alternatives will not be offered at the request of the winner. Should any listed prize become unavailable in whole or in part, Sponsor may substitute an alternate prize of comparable value. Actual elements of Merchandise Package prize may differ from depictions of same in advertising material; Sponsor disclaims any and all liability in conjunction therewith. Sponsor reserves the right to ship individual elements of Merchandise Package prize separately. Prizes are non-transferable and not redeemable for cash, including any remaining, unused value of the Travel by Design voucher. See **PRIZE DETAILS AND RESTRICTIONS for more details.**

**PRIZE DETAILS AND RESTRICTIONS:** Travel By Design vouchers will be awarded in the form of a credit to the Travel By Design travel incentive/booking service and may only be redeemed for services through Travel By Design. Redemption requires establishment of a free online account with Travel By Design: to establish an account, your name, email address and other contact information is required. Travel By Design voucher/credit is subject to terms and conditions as indicated thereon/provided therewith.

All travel arrangements through Travel by Design are based on availability and third-party supplier restrictions. Travel must be booked by winner by December 31, 2019 and winner must complete travel by April 30, 2020. Winners are responsible for possessing all necessary ID and other documents for travel, including a valid passport for foreign travel. Sponsor is not

responsible for supplier changes or cancellations. Travel by Design/Administrator act only as coordinator to book arrangements with airlines, hotels, car rental, tour companies, cruise lines, or other facilities providing travel services, and, as such, Travel by Design/Administrator as well as Sponsor shall not become liable for any personal injury, property damage, accident, delay, inconvenience, change in itinerary or accommodations or personal dissatisfaction with the travel arrangements provided. Prize is subject to availability and other restrictions. Winners shall determine travel itinerary, including flights and hotel, subject to approval of Travel by Design/Administrator. Winner's guest(s) (if a minor in jurisdiction of residence, his/her parent or legal guardian) will be required to sign and return a liability release and publicity release (where legal) prior to issuance of travel documents. If guest is a minor, his/her parent or legal guardian must be the prize winner. All unspecified expenses (for example, souvenirs, and travel to and from departure airport, meals) are the sole responsibility of prize winner.

Merchandise products offered are manufactured and/or provided by independent, third party suppliers. Sponsor and its vendors make no guarantees, warranties or representations of any kind, expressed or implied, with respect to such prizes. The only warranties – if any – are those of the product manufacturer. Sponsor and its vendors shall not be liable for any injury, damage or loss to person or property or any expense, accident of inconvenience that may arise from these prizes. Sponsor is not responsible for awards delivered to the wrong address due to a participant's typographical error or provision of incomplete address information.

JBL® and Ray-Ban® are trademarks of their respective owners, neither of which are sponsors of, or associated in any way with this Sweepstakes.

**GENERAL:** Limit of one (1) prize per person. All taxes on prizes are the sole responsibility of winner. Any winner of a prize valued at \$600.00 and over will be issued an IRS 1099 Tax Form reflecting the fair market value of the prize; and, winner agrees to fully cooperate with Sponsor relative to its reporting of prize award to the Internal Revenue Service, including provision of his/her Social Security Number in conjunction therewith. By participating, entrants agree [a] to abide by and be bound by these Official Rules and decisions of the Administrator which shall be final and binding in all respects relating to the sweepstakes, including without limitation the interpretation of these Official Rules; [b] to release, discharge and hold harmless Sponsor, Administrator, and their respective agencies and partners, parent companies (including, with regard to Credit First National Association, Bridgestone Americas, Inc.), subsidiaries, affiliates, advertising agencies, promotion agencies and suppliers and any other individual or company involved in the development or execution of the Sweepstakes from any and all injuries, liability, losses, damages, rights, claims and actions of any kind resulting from their participation in the Sweepstakes, any Sweepstakes-related activity or one's acceptance, receipt, possession, use or misuse of a prize; and if a winner [c] to Sponsor contacting winners for permission to use winner's name, voice, image, likenesses and/or other indicia of persona, as well as the name, address (city/state) for advertising, publicity and promotional purposes without further compensation (unless prohibited by law) and to execute specific consent to such use if asked by Sponsor to do so.

**ADDITIONAL CONDITIONS:** Each potential winner may be required to complete an affidavit of eligibility, liability and (where legal) publicity release which must be returned within ten [10] days or prize may be forfeited and an alternate winner will be selected. If potential winner cannot be contacted by Sponsor and/or its vendor(s), if potential winner declines the prize, if potential winner is in default under any contract or agreement with Sponsor (including, if winner is a CFNA card holder, winner's CFNA account not being in good standing as per his/her account agreement with Sponsor), or if any prize notification or prize is returned as undeliverable, the potential winner may be disqualified and prize may be awarded to an alternate winner. Sponsor, Administrator, and their respective parent companies, affiliates, subsidiaries, agencies and representatives, and their respective directors, officers, shareholders and employees are not responsible and shall not be liable for: [a] telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures, or difficulties of any kind, including without limitation, server malfunction or by any error (human or otherwise) which may occur in the processing of entries or implementation of the Sweepstakes, including but not limited to improperly recording or failing to record whatsoever for any reason any purchase transaction made with the CFNA card/entry during the Sweepstakes Period; [b] failed, incomplete, garbled or delayed computer transmissions; [c] late, lost, misdirected, mutilated, incomplete, illegible, garbled, misdirected, inaccessible, blocked, corrupted, or jumbled entries (all of which are void); [d] any damages to the computer or mobile device (or information stored thereon) of an entrant, or any other person or entity; or [e] any condition caused by events beyond their control that may cause the Sweepstakes to be disrupted or corrupted such that it cannot be conducted as originally intended. The Sponsor reserves the right in its sole discretion to cancel or suspend the Sweepstakes or any portion thereof should virus, bugs or other causes beyond control of Sponsor corrupt the administration, security or proper play of the Sweepstakes, in which case prize winners will be selected via a random drawing from among all eligible entries received prior to cancellation or otherwise in a manner determined by Sponsor in its sole discretion to be fair, appropriate and consistent with these Official Rules. Notice of such action by Sponsor will be posted to [www.cfna.com](http://www.cfna.com). All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of participant and Sponsor and/or Administrator in connection with the Sweepstakes shall be governed by and construed in accordance with the internal laws of the State of Ohio including procedural provisions without giving effect to any choice of law or conflict of law rules or provisions (of Ohio or any other state/jurisdiction) that would cause the application of any other state's or jurisdiction's laws. To the fullest extent permitted by law, by participating in this Sweepstakes, entrant agrees that: (a) any and all disputes, claims, and causes of action arising out of or connected with this Sweepstakes, or awarding of the prizes, shall be resolved individually, without resort to any form of class action; and (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred in participating in this Sweepstakes (if any) but in no event attorneys' fees; and (c) under no circumstances will any participant be permitted to obtain awards for and 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; and (d) any action regarding the Sweepstakes or these Rules shall be brought in the United States District Court for the Northern District of Ohio situate in Cleveland, Ohio. **Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above may not apply to you.** Sponsor's/Administrator's failure to enforce any provision of

these Official Rules in a given instance shall not constitute the waiver of such provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal by a court of competent jurisdiction, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Headings and captions are used in these Official Rules solely for ease of reference, and shall not be deemed to affect in any manner the meaning or intent of these Official Rules or any provision hereof.

Sponsor/Administrator reserve the right, at its sole discretion, to disqualify any individual it finds, in its sole discretion, to be tampering (or attempting to tamper) with the entry process or the operation of the Sweepstakes or any web site; to be acting in violation of the Official Rules or to be acting in a disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. The preceding in no way precludes Sponsor from taking other actions against such individuals so as to protect its rights, with the understanding that such conduct may adversely affect Sponsor's relationship with the corresponding person.

**DATA:** (a) Entry information generated by using a CFNA card is received by Sponsor subject to Sponsor's privacy policy posted at [www.cfna.com](http://www.cfna.com). (b) Entry information from online entries at [www.performancecentral.com/CFNAGetawayGiveaway](http://www.performancecentral.com/CFNAGetawayGiveaway) is received by Administrator and will be used by Administrator solely to administer this Sweepstakes, but may also be shared with Sponsor for use by Sponsor pursuant to Sponsor's own privacy policy referenced above. Sponsor will obtain winning cardholders' express permissions to provide Administrator with contact information, defined as first name, last name, mailing address (no PO Boxes), email address, and phone number, for the limited purposes of contacting you to seek to verify your prize claim and, if verified, fulfillment of the prize. Any cardholder refusing to provide their contact information to Administrator will forfeit their prize.

**OFFICIAL RULES:** These Official Rules will be available via [www.cfna.com](http://www.cfna.com). To receive a copy of these Official Rules, mail a self-addressed stamped envelope to be received by April 1, 2019 to: CFNA Getaway Giveaway, Rules Request, 4600 Westown Parkway, West Des Moines, IA 50266.

**WINNER LIST:** For a list of winners, mail a self-addressed, stamped envelope to: CFNA Getaway Giveaway, Winner Request, 4600 Westown Parkway, West Des Moines, IA 50266. Winner list will be available after May 18, 2019. Requests must be received by June 28, 2019.

**SPONSOR:** Credit First National Association, 6275 Eastland Rd, Cleveland, OH 44142

**ADMINISTRATOR:** ITA Group, Inc., 4600 Westown Pkwy, West Des Moines, IA 50266.

Abbreviated Rules:

**\*NO PURCHASE NECESSARY. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING.** To enter online without purchase, visit [www.CFNA.com](http://www.CFNA.com). Limit one entry per person, regardless of method of entry. Sweepstakes begins 12:00:01 a.m. CT 2/14/19; ends 11:59:59 p.m. CT 3/31/19. Open to legal residents of the 50 United States and D.C. who are 21 years of age or older. Void where prohibited. Odds depend on number of entries. Additional terms, conditions and restrictions apply. For complete details, see Official Rules at [www.CFNA.com](http://www.CFNA.com). Sponsor: Credit First National Association, 6275 Eastland Rd, Cleveland, OH 44142. Any prize image is for illustration only. Actual prize may vary from the image. JBL® and Ray-Ban® are trademarks of their respective owners, neither of which is a sponsor of or affiliated in any way with CFNA or this Sweepstakes.

Abbreviated Rules – Online Only:

**\*NO PURCHASE NECESSARY. Must be U.S. resident, 21 or older. Ends 3/31/2019 at 11:59:59 p.m. CT. Subject to Official Rules ([hypertext link](#)).** JBL® and Ray-Ban® are trademarks of their respective owners, neither of which is a sponsor of or affiliated in any way with CFNA or this Sweepstakes.