

OFFICIAL RULES OF THE ITHINK FINANCIAL SCRATCH-N-PLAY INSTANT WIN & SWEEPSTAKES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

This Promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter, Instagram or any other social network or platform. You understand that you are providing your information to Promotion Entities, and not to Facebook, Twitter, Instagram or other social network or platform.

ELIGIBILITY

The iTHINK Financial Scratch-n-Play Instant Win & Sweepstakes ("Sweepstakes" or "Instant Win Game" collectively "Promotion") is open only to natural persons who are legal resident of the state of Florida, who have a valid social security or tax ID number, and who are at least eighteen (18) years old at the time of entry. VOID IN PUERTO RICO, U.S. VIRGIN ISLANDS, AND OTHER U.S. TERRITORIES AND POSSESSIONS, AND WHEREVER PROHIBITED OR RESTRICTED BY LAW. Promotion may only be entered from and in eligible jurisdictions. Promotion Entities, prize providers, and their parent, subsidiary and affiliate companies, employees, agents and suppliers, and the immediate family (spouse, parents, siblings and children) and household members of each such person are not eligible to participate or win any prize. Administrator may request any potential winner to provide proof that such person is the winner. In the event of a dispute as to the identity of an entrant, the authorized account holder of the account will be deemed to be the entrant. All potential winners are subject to verification before any prize will be awarded. By participating in the Promotion, entrant fully and unconditionally agrees and accepts these Official Rules and Administrator's decisions, which are final and binding in all matters related to the Promotion. Winning a prize is contingent upon fulfilling all requirements set forth herein.

SPONSOR

The Sponsor of the Promotion is iTHINK Financial Credit Union, 1000 NW 17th Avenue, Delray Beach, FL 33445 ("Sponsor").

ADMINISTRATOR

The Administrator of the Promotion is Live Nation Worldwide, Inc., 9348 Civic Center Drive, Beverly Hills, CA 90210 ("Administrator" or "Live Nation").

Sponsor and Administrator are collectively referred to herein as "Promotion Entities".

PROMOTION PERIOD

The Promotion period begins at 12:00 PM Eastern Time ("ET") on August 22, 2023 and ends at 11:59 PM ET on October 3, 2023 ("Promotion Period"). Administrator's computer is the official time keeping device of the Promotion.

HOW TO ENTER

There is one (1) way to enter and submit an entry for the Sweepstakes ("Entry") and the Instant Win Game ("Game Play") during the Promotion Period:

Via Internet

Visit the Promotion entry page located at <http://www.livenation.com/ithinkgiveaway> and complete the entry form to receive one (1) Entry and one (1) Game Play.

Entrant will receive a "Winner" or "Non-winner" message for each Game Play upon successful submission of Promotion Entry. Entrant may receive one Game Play/Entry per day during the Promotion Period.

If you receive an Instant Win "Winner" message, an email with instructions to claim your Instant Win prize will be sent within seventy-two (72) hours of Entry to the email address you provided at time of entry.

For all entries

Each entrant is eligible to submit one (1) Promotion Entry/Game Play per day during the Promotion Period, regardless of method or combination of methods of entry or number of Entries/Game Plays submitted, however, once an entrant wins an Instant Win prize, future submissions will be an eligible entry valid for the Sweepstakes prize drawing only. For the purposes of this Promotion, a day is defined from 12:00 AM ET to 11:59:59 PM ET on each calendar day during the Promotion Period. Total entries into the Promotion not to exceed forty-three (43) per entrant. Multiple entrants are not permitted to share the same email address or other relevant account. Any attempt by you to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void your entries and you may be disqualified. Use of any repetitive, automatic, programmed or similar technology, system or agent (including without limitation promotion entry services) to enter is prohibited and will void all of your entries. Any automated receipt (such as one confirming delivery of text message or e-mail) does not constitute proof of actual receipt by Administrator of an entry. Promotion Entities are not responsible for lost, late, incomplete, invalid, unintelligible or misdirected entries, which will be disqualified. All entries become the property of Administrator and none will be acknowledged or returned.

PRIZING

One (1) Sweepstakes prize, five hundred sixty (560) Instant Win Game prizes.

Sweepstakes prize:

"Concerts for a Year" Sweepstakes Prize awarded as \$3,000 in Live Nation® e-gift cards ("Gift Cards"). Gift Cards may be used toward the purchase of tickets sold through the Live Nation and Ticketmaster websites and in the Live Nation mobile app for Live Nation-produced events in the United States and Canada. Gift Cards are not redeemable at venue box offices. Gift Cards cannot be used toward VIP Nation®, fan clubs, other gift cards and select ticket packages. Exclusions may apply to TM+, Platinum, Fan-to-Fan Resale, TicketsNow®, TicketExchange by Ticketmaster® and other tickets not sold directly by Live Nation. Other exclusions may apply. Gift Cards cannot be combined with other Gift Cards, gift certificates or other coupons. Gift Cards may not be used in connection with any marketing, advertising or promotional activities without Live Nation's prior written approval and may not be transferred or sold other than through authorized Live Nation channels. Live Nation reserves the right to cancel a Gift Card if it believes that the Gift Card was obtained through fraudulent or unauthorized means. If the Gift Card holder's purchase exceeds the amount of that Gift Card's balance, the Gift Card holder must pay the difference by another means. Unused Gift Card balances are not transferable. Gift Cards are not returnable or redeemable for cash except in states where it is required by law. Use of Gift Cards constitutes acceptance of these terms and the additional terms found [here](#), which are subject to change at any time without notice. The use of Gift Cards on the Live Nation and Ticketmaster websites are subject to the Terms of Use and Privacy Policy on each site. Approximate Retail Value ("ARV") of the Sweepstakes prize is: Three Thousand Dollars and No Cents (\$3000.00)

Instant Win Game Prizes (560):

Four Hundred (400) \$15 Live Nation® Concert Cash® Code (“Code”) prizes. ARV of each \$15 Code prize is: Fifteen Dollars and Zero Cents (\$15.00).

One Hundred (100) \$25 Code prizes. ARV of each \$25 Code prize is: Twenty-Five Dollars and Zero Cents (\$25.00).

Fifty (50) \$50 Code prizes. ARV of each \$50 Code prize is: Fifty Dollars and Zero Cents (\$50.00).

Ten (10) lawn ticket prizes. ARV of each lawn ticket prize is: One Hundred Forty Dollars and No Cents (\$140.00).

For Code prizes

Code is redeemable only on the website located at www.livenation.com/thinktix. Each Code is a one-time use only promo code good toward a specific amount dollars-off final ticket purchase awarded for a select Live Nation produced and promoted concert at a participating Live Nation owned or operated venue in the United States ticketed on livenation.com, based on availability under this program. Codes cannot be used toward events not ticketed on livenation.com, VIP Nation®, fan clubs, ticket packages, gift cards, credits or shipping charges. Exclusions may apply to TM+, Platinum, TicketExchange by Ticketmaster®, resale tickets, and other tickets not sold directly by Live Nation. All ticket purchases are subject to the Purchase Policy found [here](#). Codes must be redeemed by 11:59 PM on 06/30/2024. A Code can be used only once. Maximum one (1) Code per transaction. Codes are void if not obtained through authorized, legitimate channels, or if any part is defective, altered, duplicated, photocopied, forged, counterfeited, mutilated or tampered with in any way, or if Codes contain or are the result of a printing, seeding, typographical, mechanical or other error(s), or do not contain proper security devices (an “irregular Code”). Any attempt to obtain or generate multiple Codes and/or irregular Codes and/or to use multiple names, email addresses, phone numbers and/or any fraudulent or other non-permissible mechanisms to obtain Codes, as determined by Live Nation in its sole discretion, shall give Live Nation the right to disqualify user. Codes have no cash value and cannot be exchanged for cash or credit, except as required by law. Codes cannot be sold or bought and will be void if sold or exchanged for compensation. Any unused value will be forfeited. Codes cannot be combined with other product offers or promotions. Items purchased with a Code are for personal use or gifts only and are not valid for resale. Codes cannot be used for past purchases or offers. Use of a Code for unauthorized advertising, marketing or other promotional purposes is strictly prohibited. Codes cannot be replaced if lost or stolen and Live Nation is not responsible for any damage or loss resulting from unauthorized use. Codes are void where prohibited by law. If a Code is used in violation of these Terms, Live Nation reserves the right to (a) cancel any ticket order, or (b) charge user’s credit card for value of tickets. Once tickets are issued, they cannot be exchanged for other tickets or merchandise.

For lawn ticket prizes

Each prize consists of two (2) lawn tickets to winner’s choice of one (1) participating concert listed below at iThink Financial Amphitheatre at West Palm Beach, FL. **Parking, travel and accommodations not included and are the sole responsibility of winner and guest.** Ticket delivery method is at sole discretion of Live Nation which will be either sent to winner by mail, email, mobile ticketing or placed at venue Will Call the day of concert under the winner’s name. Winner must be present to pick up tickets and a valid photo ID will be required if tickets are placed at Will Call. Winner and guest must abide by all venue policies. Live Nation reserves the right to revoke full or partial prize from any winner or winner’s guest who it and/or venue personnel deem may, in their sole discretion, be intoxicated, be a safety risk, have violated any

venue policy or law, and/or may bring Live Nation into disrepute. Winner understands that there are inherent risks involved in being in public spaces and that these risks may be present before, during and after the Event. Resale of tickets is prohibited. By claiming tickets, you agree to Live Nation's [Terms of Use](#) and to abide by the health and safety measures in effect at the time of your Event, which may include, but not be limited to, wearing masks, providing proof of vaccination status and/or providing proof of negative COVID-19 status. Should the concert be cancelled, you will be notified as soon as reasonably possible.

Participating concerts:

Outlaw Music Fest scheduled to take place on October 6, 2023.

Jason Aldean scheduled to take place on October 27, 2023.

Zac Brown Band scheduled to take place on November 2, 2023.

For all prizing

Odds of winning a Sweepstakes prize will depend on the number of eligible entries received. Odds of winning an Instant Win Game prize will depend on the number of eligible entries received and date and time of game play. An Entrant will only be permitted to win up to one (1) Sweepstakes prize and up to one (1) Instant Win Game prize during the Promotion Period. Lost or stolen prizes will not be replaced. The prize does not include any other item or expense not specifically described in these Official Rules, and any such additional items or expenses are the sole responsibility of winner. Prizes may not be transferred or assigned. Only listed prizes will be awarded and no other prizing or substitutions will be made. Notwithstanding the foregoing, if a prize includes tickets to an event and the event is cancelled, Administrator reserves the right to attempt to substitute tickets to a different event (and any related travel) or to not award the prize. Winner agrees to accept the prize "as is", and you hereby acknowledge that Promotion Entities have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the prize, including express warranties (if any) provided exclusively by a prize supplier that are sent along with the prize. **The valuation of any prize stated is based on available information provided to Administrator. The value of any prize awarded to a winner will be reported for tax purposes as required by law. Winner is solely responsible for reporting and paying any and all applicable taxes. Winner must provide Administrator with a valid W-9 form before any prize will be awarded. A Form 1099 will be issued to the winner for value of prize \$600 or more.**

SELECTION AND VERIFICATION OF POTENTIAL WINNERS

Instant Win:

There will be five hundred sixty (560) pre-selected, random, computer-generated winning timestamps during the Promotion Period. If you are the first entrant to submit an entry at or after one of the pre-determined, randomly generated timestamps, you will receive a winner message and will be a potential Instant Win Prize winner. Potential Instant Win Prize winners will be contacted via the email provided at time of registration within seventy-two (72) hours of receiving a Winner message. If you received a winner message and have not received a prize notification email by within seventy-two (72) hours, please check to make sure that email is not in your Bulk or Spam Mail folder. If you still have not received the prize notification email, please send an email to promoteam@livenation.com with the subject line "HELP – The iThink Financial Scratch-n-Play Instant Win & Sweepstakes" and provide the following in the body of your email: name, email address and zip code submitted on the Promotion registration page. Return of a prize notification as undeliverable, or inability of Administrator to contact a potential winner within seventy-two (72) hours may result in disqualification of such potential winner, and an alternate winner may be selected at Administrator's discretion.

Instant Win winners will be eligible for the Sweepstakes Prize drawing.

Sweepstakes:

Administrator will randomly select one (1) potential Sweepstakes prize winner from all eligible entries on or about October 4, 2023. All potential winners are subject to verification by Administrator. Administrator will not accept screen shots or other evidence of winning in lieu of its validation process. Potential winners must continue to comply with all terms and conditions of these Official Rules and winning is contingent upon fulfilling all requirements. Each potential winner will be notified by email or phone, as applicable. Each potential winner may be required to sign and return an Affidavit of Eligibility, Liability and Publicity Release and a valid W-9 form as applicable, which must be received by Administrator within forty-eight (48) hours of the date notice or attempted notice is sent, in order to claim a prize (if applicable). If a potential winner of any prize cannot be contacted, fails to sign and return the required affidavit and tax documents within the required time period (if applicable), declines the prize or prize is returned as undeliverable, the potential winner forfeits the prize. In the event that a potential winner is disqualified for any reason, Administrator will select an alternate potential winner by random drawing from among all remaining eligible entries, up to three (3) alternate potential winners. In the event that a potential Instant Win prize winner is disqualified for any reason, Administrator will randomly select an alternate potential Instant Win winner from all remaining eligible entries for that day, up to three (3) alternate potential winners. All alternate potential winners are subject to all requirements set forth in these Official Rules. If an alternate potential winner declines the prize or is disqualified, the prize will not be awarded.

Administrator's decisions as to the administration and operation of the Promotion and the selection of potential winners are final and binding in all matters related to the Promotion. Administrator reserves the right to disqualify any participant or winner and may refuse to award any prize to a person who is ineligible or has violated any rule, gained unfair advantage in participating in the Promotion, or obtained winner status using fraudulent means.

Potential winners are restricted from any communication (e.g., announcing, telling any other person, or posting online via website, blog or any social media platform) stating that they have been contacted or are a potential winner or winner until Administrator has fully verified eligibility and Administrator has notified potential winner that he or she has been approved to communicate winner status.

If, for any reason, your Entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, your sole remedy is to submit another Promotion Entry, if possible. If the Promotion, or any part of it, is discontinued for any reason, Administrator, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any prize offered herein. No more than the stated number of prizes will be awarded. In the event that production, technical, seeding, or programming errors or any other reasons cause more than the stated number of prizes as set forth herein to be available and/or claimed, Administrator reserves the right to award only the stated number of prizes by a random drawing among all legitimate, un-awarded, eligible prize claims.

PUBLICITY

Except where prohibited, participation in the Promotion constitutes your consent for Promotion Entities to use your name, social media identity, likeness, voice, opinions, hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

PRIVACY

Information submitted by you will be collected by Administrator's systems based in the United States and such collection will be subject to applicable United States laws. You may withdraw personal data upon request; however, you will be disqualified if personal data is withdrawn prior to the determination of the winners and fulfillment of the prizes. Information submitted by you is subject to Administrator's privacy policy: <http://bit.ly/LNprivacy>. Your participation in this Promotion constitutes consent for Promotion Entities to use your personal information solely for the purpose of administering the Promotion and awarding the prizes, unless you have opted to receive e-mail communications from one or more of the Promotion Entities. For information regarding Sponsor's privacy policy, please visit <https://www.ithinkfi.org/legal/privacy-security>.

ERRORS AND UNAUTHORIZED ACTIVITIES

In the event that the operation, security, or administration of the Promotion is impaired in any way for any reason, including without limitation, fraud, virus or other technical problem, or any other reason beyond the control of Promotion Entities, Administrator may, in its sole discretion, either: (a) suspend the Promotion to address the impairment and then resume the Promotion in a manner that best conforms to the spirit of these Official Rules; or (b) cancel or terminate the Promotion and, if feasible, award the prizes in a random drawing from among all eligible entries received up to the time of the impairment. Administrator reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of the Official Rules of this or any other promotion, or in an unsportsmanlike or disruptive manner. Any attempt by any person to undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, Promotion Entities reserve the right to seek damages from any such person to the fullest extent permitted by law. Administrator's failure to enforce any provision of these Official Rules shall not constitute a waiver of that provision.

RELEASE

Except where prohibited, by participating in the Promotion, you agree to release Promotion Entities, prize providers, promotional agencies, franchisees, and each of their respective parent companies, affiliates, subsidiaries, successors, assigns, agents, representatives, officers, directors, shareholders, and employees (collectively "Released Parties"), from and against any and all liability for any claims, costs, injuries, losses or damages of any kind arising in connection with the Promotion, including without limitation (a) the unauthorized or illegal access to personally identifiable or sensitive information; (b) acceptance, possession, use, misuse, or nonuse of the prize that may be awarded; (c) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Promotion; (d) technical and/or communications malfunctions, errors or failures of any kind; (e) unauthorized human intervention in any part of the Promotion; (f) technical or human error which may occur in the administration of the Promotion or the processing of entries; (g) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from your participation in the Promotion or receipt or use or misuse of any prize; (h) if Administrator must cancel or terminate the Promotion for any reason; or (i) if any prize cannot be awarded due to circumstances beyond Promotion Entities' control. You agree that in any cause of action, the Released Parties' liability shall be limited to the cost of entering and participating in the Promotion and in no event shall the Released Parties be liable for attorneys' fees or other legal costs.

You acknowledge that the Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to a prize including, without limitation, the prize quality or availability.

DISPUTES

As a condition of participating in the Promotion, you agree that any and all disputes, claims and causes of action arising out of or in connection with this Promotion shall be resolved individually, without resort to any form of class action, exclusively by arbitration. See Administrator's [Terms of Use](#) for more information on arbitration requirements. You further agree that under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, any damages whatsoever, including without limitation punitive, consequential, direct or indirect, or any other damages. Promotion Entities reserve the right to modify these Official Terms in their discretion. All issues and questions concerning the validity, construction, interpretation, performance, and enforcement of the Promotion and these Official Terms, or the rights and obligations of the you and Promotion Entities, 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, which would cause the application of the laws of any jurisdiction other than the State of California.

WINNER'S LIST

To obtain a list of the names of winners of prizes with a value greater than \$25, mail your request and a self-addressed, stamped envelope, up to sixty (60) days after the close of the Promotion, to iThink Financial Scratch-n-Play Instant Win & Sweepstakes WINNERS LIST, C/O Live Nation, 325 N Maple Drive, Beverly Hills, CA 90210, Attention: Promotions.

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