

Home & Garden Idea Fair Giveaway

presented by Columbia Credit Union

OFFICIAL RULES. No Purchase Necessary.

1. Eligibility: The Home & Garden Idea Fair Giveaway Drawing presented by Columbia Credit Union (Sponsor) is open and offered only to legal residents of the States of Washington and Oregon age 18 or older as of April 25, 2026. Employees, Directors and Supervisory Committee Members of Columbia Credit Union (Sponsor), affiliated and subsidiary companies; their legal advisers, advertising and promotional agencies, and suppliers for this promotion; as well as the immediate family (spouse, parents, siblings and children, regardless of where they live) and members of the households of employees, Directors and Supervisory Committee Members (whether or not related), are not eligible. By entering, you agree to these Official Rules and the decisions of the Sponsor, which are final and binding in all respects. Void where prohibited.

2. Promotional Period: Promotion begins on April 25, 2026, at 9:00 a.m. Pacific Time (“PT”) and ends on April 26, 2026, at 5:00 p.m. (PT) (the “Promotional Period”).

3. Prize/Odds: One (1) person will receive \$1,000 cash (Prize) in the form of a check made payable to the winner and a planter box combo valued at \$500.

The Winner taking possession of the Prizes is solely responsible for any taxes at the fair market value of the Prizes. The Prizes may not be substituted, transferred, or exchanged. There are no other prizes. Odds of winning depend on the number of eligible entries received. If a winner cannot accept the Prize as stated, Prize will be forfeited and awarded to an alternate winner.

4. Entry: Visit the Home & Garden Idea Fair between April 25, 2026, at 9:00 a.m. Pacific Time (“PT”) and April 26, 2026, at 5:00 p.m., scan the QR code, and fully complete the digital entry form at columbiacu.org/home-inspiration. No purchase necessary. Limit one (1) entry per person. Entrants may not enter with multiple identities. Any entrant who attempts to participate with multiple identities to obtain more than the maximum number of entries may be disqualified. Single entry will be eligible for all three of the prizes listed above.

5. Drawing: All entrants will be entered into a random drawing held at Columbia Credit Union’s Operations Center in Vancouver, WA. The Winner must also conform to and agree to all General Conditions listed in Section 6. If not, an alternate Winner will be chosen until an eligible Winner accepts the General Conditions. The Winner does not need to be present for the drawing. The Winner will be selected by May 1, 2026, and will be notified by email and phone. The eligible recipient will have no more than five (5) business days to accept the prize.

6. General Conditions: The Winner must be able to verify they were 18 years of age as of April 25, 2026. The Winner may be asked to complete, execute, and return an Affidavit of Eligibility, a Liability Release, and, where lawful, a Publicity Release prior to taking possession of the Prize. Failure to sign documents, or if the Prize notification or Prize winner’s email address is returned as non-deliverable, or if the winner is found to be ineligible or not in compliance with these official rules, then disqualification will result, and an alternate winner will be selected. By accepting the Prize, where permitted by law, the Winner grants to the Sponsor and those acting pursuant to the Sponsor’s authority (and agrees to confirm said grant in writing) the right to use and publish his/her/their name, biographical information, statements made regarding the Sponsor, or the Promotion (provided same are true), portrait, picture, voice and likeness for trade, and advertising without additional consideration, or notification, review or approval, worldwide, and on the Internet. By participating, entrants release and agree to hold harmless Sponsor and their parents, affiliates, and subsidiary companies, advertising and promotion agencies and their respective directors, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any Promotion related activity, or participation in this Promotion. By entering this drawing, you are consenting to receive marketing emails from: Columbia Credit Union, 200 SE Park Plaza Drive, Vancouver, WA 98684; PO Box 324, Vancouver, WA 98666-0324, <https://www.columbiacu.org>. You can revoke your consent to receive emails at any time by using the Unsubscribe link, found at the bottom of every email.

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7. Limitations of Liability: If, for any reason, the Promotion is not capable of running as planned by reason of infection by computer virus, bugs, worms, tampering, hacking, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of Sponsor, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, Sponsor reserves the right at their sole discretion to cancel, terminate, modify or suspend the Promotion, and select the winner from entries received prior to the action taken, or as otherwise deemed fair and equitable by Sponsor. IN NO EVENT WILL SPONSOR, THEIR PARENTS, AFFILIATES, SUBSIDIARIES AND RELATED COMPANIES, THEIR ADVERTISING OR PROMOTION AGENCIES OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF YOUR ACCESS TO AND USE OF SPONSOR'S INTERNET OR MOBILE SITES OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITES. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THESE SITES IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OR LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

8. Arbitration/Choice of Law: Except where prohibited by law, entrants agree that: (1) any and all disputes, claims, and causes of action arising out of or connected with this Promotion, or any prize awarded, or the determination of the winner shall be resolved individually, without resort to any form of class action, and exclusively by arbitration pursuant to the Rules of the American Arbitration Association then effective; and (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion but in no event attorneys' fees; and (3) under no circumstances will 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/or Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Washington, without regard for conflicts of law doctrine, and all proceedings shall take place in Vancouver, WA.

9. Winner List: For the name of the winner, send a self-addressed stamped envelope for receipt by May 31, 2026, to: Columbia Credit Union Home & Garden Idea Fair Giveaway Drawing Winner, c/o Marketing Department, PO Box 324, Vancouver, WA 98666-0324.

Sponsored By: Columbia Community Credit Union, 200 SE Park Plaza Drive, Vancouver, WA 98684; PO Box 324, Vancouver, WA 98666-0324.