

“Widget Financial and Off-Road/Auto Express Fiat Giveaway” Official Rules

Updated 04-01-2014

NO TRANSACTION/PURCHASE NECESSARY TO ENTER OR WIN.

ELIGIBILITY: Must be 18 years or older and legal resident of the United States of America to enter or win. Widget Financial, “Sponsor,” WQLN Public Media, Gray Matter Media and Off-Road/Auto Express “Dealer,” employees, officers, directors, representatives, affiliates and each of their immediate family members and/or individuals living in the same households of each of these individuals, whether related or not, of the above are not eligible to participate or win. “Immediate family members” shall mean parents, step-parents, children, step-children, siblings, step-siblings or spouses. Any prize winners who are not in good standing as a member of Widget Financial, a customer of Off-Road/Auto Express and/or any of the Sponsors at any time throughout the full duration of this campaign may be deemed ineligible as a winner. All federal, state, local and municipal laws and regulations apply. Void where prohibited.

PRIZE DETAILS and WINNER NOTIFICATION/ACCEPTANCE: Sponsor will select seven (7) Finalists at random after August 30, 2014. Finalists will be notified via phone on or around September 2, 2014. Should a Finalist not respond to the Sponsor’s phone calls by 12:00 PM (NOON) EST on September 3, 2014 and RSVP in this manner, their spot as a Finalist will become forfeit and a new Finalist will be drawn at random until all Finalist spots are filled for the Finalist Pre-Meeting or at the discretion of the Sponsor. To remain qualified as a Finalist, individual must attend the Finalist Pre-Meeting scheduled to be held at 2154 E. Lake Road, Erie PA, 16511 the afternoon of September 4, 2014 and the Grand Prize Giveaway Celebration the afternoon of September 6, 2014 at the Millcreek Mall at 5800 Peach Street, Erie, PA. All times associated with these mandatory meetings will be assigned by Sponsor to Finalists prior to meeting. These meetings may be rescheduled at the discretion of the Sponsor. Failure to attend either of these mandatory meetings at the assigned times may be grounds for forfeiture of any prize as deemed by Sponsor. The Grand Prize Giveaway Celebration will reveal the prize level each Finalist has won. One (1) Grand Prize winner will receive the value of a Fiat 500 with the Grand Prize Winner receiving a Dealer credit of \$13,900 to spend towards a used or new Fiat of Dealer’s choosing. Winner may pay out-of-pocket (Winner’s expense) to upgrade the vehicle to another Fiat model carried by the Dealer (prices and models may vary, see below for more Grand Prize value details). Winner will be responsible for all, but not limited to: taxes, titling and licensing fees of vehicle as applicable by law. Winner will be issued an IRS form 1099 by Widget Financial for tax purposes as required by IRS rules. Grand Prize carries no cash value beyond the \$13,900 Fiat credit provided by Sponsor through Dealer. If winner is ineligible to complete the purchase of a Fiat through Off-Road/Auto Express, the Grand Prize will be forfeit and another winner may be chosen at Sponsor’s discretion. Prize is not transferable and has no cash value. One runner-up (1) prize winner will receive a \$500 MasterCard MasterMoney gift card from Sponsor. Winner will be

issued an IRS form 1099 for tax purposes, if required by IRS rules. A second runner-up (1) prize winner will receive a \$250 MasterCard MasterMoney gift card from Sponsor. Winner will be issued an IRS form 1099 for tax purposes, if required by IRS rules. MasterMoney gift cards may carry their own exclusions and limitations, contact MasterCard for more information.

Prize winners (Finalists) may be required to execute an affidavit of eligibility, complete a W-9 and any additional paperwork required by the Sponsors on September 4, 2014 at the Finalists Pre-Meeting. Failure to complete necessary paperwork and/or prove contest eligibility constitutes the voiding of any Finalist's claim creating a need for a new Finalist (or Finalists) will be determined by Sponsor. Upon satisfactory completion and receipt of the forms, sponsor will forward forms on to Dealer approximately within 5 (five) business days.

All Finalists will be required to submit documentation as if they have won the Grand Prize. The 2 (two) finalists who do not win the Grand Prize will have their documentation destroyed by Dealer and Sponsor where applicable.

Grand Prize Winner must present himself/herself at Off-Road/Auto Express, 9070 Peach Street, Waterford, PA and provide proof of a valid driver's license and legally required automobile insurance covering the vehicle in order to claim the Grand Prize. Subject to manufacturer/distribution/dealer manufacturing, production and delivery schedules, the Grand Prize Winner must be able to claim the vehicle no later than 10 (ten) days after Off-Road/Auto Express receives the completed forms to avoid forfeiture of the Grand Prize. Sponsor and Dealer are not responsible to ship prizes to any destination.

The approximate retail value of the Grand Prize Winner prize package - \$13,900 (the value of the giveaway Fiat vehicle at time of contest creation) which carries the value to purchase a Fiat having an approximate MSRP of \$17,200 (for taxation purposes). Sponsor will provide Grand Prize Winner with a \$13,900 "purchase credit" at Off-Road/Auto Express towards the purchase of a new or used Fiat as determined by the Dealer. At Dealer's discretion, the vehicle for purchase may be the vehicle driven by Sponsor throughout the duration of the campaign or, the credit may be applied towards a different (upgraded) Fiat model as determined by Dealer. There is no cash value should the final value of the demo vehicle fall below \$13,900 and/or should winner opt to not purchase the model Dealer sets forth or should Winner elect to not pay the difference for an upgraded model. In this instance, the winnings would be forfeit and another winner may be chosen at the behest of the sponsor. The final value of the prize will be determined at the sole discretion of the Sponsor.

Approximate fees, title, transfer, etc. - \$250. Failure to pay these fees may result in forfeiture of prize.

Approximate federal, state and local income taxes, etc. - \$834 (based on PA sales tax, your taxes may vary. Consult your tax professional.). Failure to pay these fees may result in forfeiture of prize.

Sponsor makes no representation or warranty that these amounts are exact federal, state and local income tax liability. For a more accurate account/estimation, consult a tax advisor.

Notwithstanding the foregoing, all entrants acknowledge that the Grand Prize Fiat vehicle may have had limited use by the dealer and/or Sponsor and will be awarded to the Grand Prize Winner “as is” with the vehicle having been “used” for the purposes of the campaign (mileage on odometer may vary). Any and all manufacturer or vehicle warranties applicable through Fiat will remain at the sole discretion of Off-Road/Auto Express and Fiat corporate as applicable. Situations may vary. Consult Dealer for details.

By accepting the prize, each Winner agrees to the use of his or her name, photo, image and likeness, without any additional compensation, by Widget Financial and Off-Road/Auto Express for publicity. By entering this Giveaway, the Winners acknowledge that the Sponsor has the right to publicize his or her name, voice, photo, image and likeness, the fact that he or she won, and all matters incidental thereto.

HOW TO ENTER: Widget Financial and Off-Road/Auto Express Fiat Giveaway begins April 1, 2014 at 9 AM EST and ends August 29, 2014 at 5 PM EST or at any time of the Sponsor’s discretion. Individuals may enter Giveaway by purchasing a Fiat through Off-Road/Auto Express Superstore with Widget Financial as the financing company (20 entries may be awarded per Fiat purchased through Off-Road/Auto Express with Widget Financial as the financing company, if applicable.). Individuals may also enter the Giveaway by becoming a new Widget Financial member (10 entries may be awarded per social security number), applying for a Widget Financial 5 Star Loan Review (10 entries may be awarded per social security number), opening a new Widget Financial checking account (10 entries may be awarded per social security number), or by completing the financing of a loan at any Widget Financial branch (10 entries may be awarded for every \$1,000 of loan financed with a cap of 100 total entries for primary borrower per loan financed). Only the primary owner of an account and the primary borrower will be awarded additional entries. In the event that an individual finances multiple loans or purchases multiple Fiat automobiles with Widget Financial as the financing company, the additional entries will be awarded to the primary borrower only; the cap of 100 total entries applies to each loan financed or automobile financed with Sponsor only. There is no limit to the amount of multiple closed loans with Sponsor and/or Fiat purchases through Dealer that a primary borrower may use as additional contest entries. However, the 100 entry cap per loan will apply. Additionally, an individual may only enter the contest one time per social security number when becoming a credit union member, applying for 5 Star Loan Review, or opening a new checking account. Additional entries may be obtained by entering once weekly per person at WidgetFinancial.com and then clicking on a provided contest link which will take entrant to the contest home page. There, entrants may find instructions for submitting any additional bonus entries as applicable through social media channels. (This promotion is in no way sponsored nor endorsed by Facebook or Twitter. In the event that Sponsor utilizes social media for contest entries, Entrants understand that they are providing their information to Sponsor and Dealer and not to any social media conglomerate such as Facebook and/or Twitter. Additional details/limitations/instructions are available on Widget Financial’s website.) There is no purchase necessary to enter. One bonus entry may be awarded throughout the campaign at varying intervals and at the Sponsor’s discretion for social media

sharing. In any event where participants are awarded a contest entry through electronic means (including online or through mobile means), Entrant agrees to hold-harmless Widget Financial and contest Sponsors any fees associated with Entrant's electronic access. This includes fees paid to internet service providers and wireless/cell providers. Contact your carrier for pricing. Entries may also be obtained by attending select events where Widget Financial and/or Off Road/Auto Express have a physical presence. Those entries tied to the opening of a credit union account or the closing of a loan may be subject to Sponsor's Field of Membership Eligibility Guidelines and/or participant (applicant) credit worthiness and carry the same restrictions as outlined above.

Sponsor makes no guarantee that additional entries will be entered on a contestant's behalf in time for drawing, but Sponsor will make every reasonable effort to allow for these additional entries to be considered. There is no purchase necessary to enter the contest once through the website. Also, individuals living outside of Off Road/Auto Express and Widget Financial branch radius and/or those without internet access are eligible to mail a postcard with their name, phone number, and mailing address clearly labeled in the return address field to Contest Entry, Widget Financial: 2154 East Lake Road, Erie, PA 16511. One mail entry per person throughout the duration of the contest may be entered. Sponsor is not responsible for lost, late or misdirected entries. All entries become the property of the Sponsor and will not be returned. This contest is null and void where prohibited by law.

Opening of accounts/loans: Widget Financial Field of Membership includes individuals who live, work, attend school, regularly conduct business or worship in Erie or Crawford Counties. Membership is free, simply maintain \$10 in credit union savings account and meet Field of Membership Guidelines per National Credit Union Administration policy. All loans subject to credit approval/credit worthiness.

RULES/WINNERS LIST: Official Rules may be obtained during the dates of the contest at WidgetFinancial.com. Winners will be publicized at the Grand Prize Giveaway Celebration on September 6, 2014 and through subsequent credit union publications as deemed necessary by Sponsor.

PARTICIPATION: Participation in the Giveaway constitutes an agreement by each entrant to comply with these official Giveaway rules. By entering, participants further agree to be bound by the terms relating to the use of the Sponsor's website, including their Privacy Policies. The Sponsor reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of this Giveaway as determined by the Sponsor. In the event the Giveaway is compromised by non-authorized human intervention, tampering or other causes by the reasonable control of the Sponsor, which corrupts or impairs the administration, security, fairness or proper operation of the Giveaway, the Sponsor reserves the right in their discretion to suspend, modify or terminate the Giveaway. Should the Giveaway be terminated prior to the stated expiration date, the Sponsor reserves the right to award prizes based on the entries received before the termination date. No substitutions, transfers, cash or assignment of prize permitted, except Sponsor reserves the right to substitute a prize of equivalent value in the event that the prize offered is unavailable. Winners may waive their right to receive prizes.

LIMITATIONS OF LIABILITY: By entering the Giveaway, entrant agrees that (1) any and all disputes, claims and causes of action arising out of or in connection with the Giveaway, or any prizes awarded, shall be resolved individually without resort to any form of class action; (2) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Giveaway, but not including attorney's fees; and (3) under no circumstances will any entrant be permitted to obtain any award beyond actual out-of-pocket expenses. Entrant hereby waives all rights to claim, punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses.

CONSTRUCTION: All issues and questions concerning the construction, validity, interpretation and enforceability of these official Giveaway rules, or the rights and obligations of any entrant and the Sponsor shall be governed by, and construed in accordance with state laws in the Commonwealth of Pennsylvania, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than this state. The invalidity or unenforceability of any provision of these rules shall not affect the invalidity or unenforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

GENERAL RELEASE: By entering the Giveaway, entrants release Widget Financial, Gray Matter Media, Off-Road/Auto Express and any affiliated companies, directors, officers, employees, representatives, partners and agents from any liability whatsoever for any claims, costs, injuries, losses or damages of any kind arising out of or in connection with the Giveaway or with the acceptance, possession or use of any prize (including without limitations, claims, costs, injuries, losses or damages related to personal injuries, death, damage to, loss or destruction of property, right of publicity or privacy, defamation or portrayal in a false light). The Sponsor reserves the final judgment on all matters pertaining to this Giveaway including the right to change or modify the rules, discontinue or extend the Giveaway without prior notice. No purchase necessary to enter or win and a purchase will not improve the chances of winning. All federal, state, local and municipal laws and regulations apply. Void where prohibited by law.

ODDS: Odds of winning will depend on the total number of entries received during contest period.

Sponsor reserves the final judgment on all matters pertaining to this contest including the right to change or modify the rules, discontinue or extend the contest without prior notice. Questions may be directed to: Widget Financial and Off-Road/Auto Express Fiat Giveaway, 2154 East Lake Road, Erie PA, 16511.