

# AFFCU 2021 Digital Banking Upgrade Sweepstakes - Official Rules

Atlantic Financial Federal Credit Union  
40 Schilling Road  
Hunt Valley, Maryland 21031  
[www.affcu.org](http://www.affcu.org)

## 2021 Digital Banking Upgrade Sweepstakes Official Rules

**NO PURCHASE NECESSARY.** To win a prize, entrants are not required to purchase goods or services, pay any money, or submit to a sales promotion effort. Making a purchase will not increase the chances of winning. All entries, whether submitted online or by mail (as described below), have an equal chance of winning.

1. **Agreement to the Official Rules.** By entering the **2021 Digital Banking Upgrade Sweepstakes** (the “Sweepstakes”) sponsored by Atlantic Financial Federal Credit Union (“Sponsor”) each entrant fully and unconditionally agrees to and accepts these Official Rules. Winning a prize is contingent upon fulfilling all requirements set forth herein.
2. **Eligibility.** To be eligible, entrants must be U.S. citizens and 18 years of age or older as of April 30, 2021, members of Atlantic Financial Federal Credit Union, and residents of or work in the state in which Sponsor maintains a branch (Maryland). Employees of Sponsor and their immediate family members (regardless of where they reside) and members of their households (whether related or not) are not eligible to enter or win the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void where prohibited by law.
3. **Timing.** Sweepstakes entry period begins at 12:00:01AM EST on Monday, March 15, 2021 and ends at 11:59:59PM EST on Friday, April 30, 2021 (the “Promotion Period”). All entries submitted must be received by 11:59:59PM EST Friday, April 30, 2021 in order to be considered. The sponsor’s computer is the official time-keeping device for the Sweepstakes.
4. **How to Enter.** There are two (2) ways to enter the Sweepstakes during the Promotion Period:
  1. **Digital Banking Enrollment & Login.** Enroll in AFFCU’s new digital banking platform through online or mobile banking and login to your new digital banking account at least once during the sweepstakes promotion period.

Atlantic Financial Federal Credit Union online banking (E-Branch) account at [www.affcu.org](http://www.affcu.org) and enroll (opt-in) to receive paperless e-statements on your accounts. Upon logging in, click on the e-statements tab and follow the setup

process to enroll in e-statements. Each primary share account enrolled in e-statements as of April 30, 2017 will automatically receive one (1) entry into the Sweepstakes. Any members currently enrolled in e-statements are automatically entered in the sweepstakes as long as they remain actively enrolled through April 30, 2017.

2. **Mail.** Print your first name, last name, complete mailing address, telephone number, email address, date of birth, and the words “2021 Digital Banking Upgrade Sweepstakes” on a plain 3”x5” notecard and mail it in a sealed, stamped and hand printed envelope to: ATTN: Marketing, 40 Schilling Road, Hunt Valley, MD 21031. The entrant automatically will receive one (1) entry into the Sweepstakes.

**Limit:** Regardless of method of entry, each entrant may enter one (1) time (per primary share account enrolled) during the Promotion Period. Multiple entrants are not permitted. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, identities, or in any other method will void that entrant’s entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. Entry is deemed to be made by the individual whose contact information is provided in the entry. An entrant’s entry constitutes his or her consent to participate in the Sweepstakes and his or her consent for Sponsor to obtain, use and transfer the entrant’s name, address and other information for the purpose of administering this Sweepstakes and for general marketing purposes.

5. **The Prize.** There will be five (5) random winners of the Sweepstakes. The winners of the Sweepstakes will randomly selected and receive in the order drawn a Amazon Echo Show 8 (one prize winner estimated \$105 value), an Echo Dot 4<sup>th</sup> Gen (two prize winners each estimated \$50 value), and a \$25 Amazon Gift Card (two prize winners each with \$25 value). The prize must be picked-up in person at the Sponsor’s Hunt Valley, MD branch location. The prize is nontransferable and no substitutions will be allowed, except by Sponsor at its sole discretion due to prize unavailability or causes otherwise determined solely by Sponsor.
6. **Winner Selection.** The winner will be selected in a random drawing based on all eligible participants on or about May 6, 2021 from among all eligible entries received by Sponsor and Administrator. Odds of winning will depend on the number of eligible entries. The winner will be notified by Sponsor by email or U.S. postal mail. If a potential winner cannot be reached by Administrator (or Sponsor) within 72 hours, using the contact information provided at the time of entry, that potential prize winner shall forfeit the prize and the next winner will be contacted using the same process until a winner is selected and notified. Prizes will be awarded to the person named in the entry. The winner will be required to submit valid identification to Sponsor and to execute an affidavit of eligibility and all waivers and release agreements required by Sponsor, where legally permissible, prior to being awarded prizes. If a winner fails to submit any such information, as requested, such winner will be disqualified and a new one may be selected. Refusal, inability, or incapacity to execute any waiver or release disqualifies the refusing, disabled, or incapacitated winner. Receipt and use of all prizes shall be

conditioned upon compliance with any applicable federal, state and local laws. If a winner fails to claim his or her prize within ten (10) days from being notified of winning the Sweepstakes, or is otherwise disqualified, a new winner will be selected at random from the remaining eligible entries.

7. **Taxes.** Any federal, state or local tax or other fees or charges associated with the receipt or use of any prize is solely the responsibility of the winner. To meet Federal Tax Regulations, a winner may be required to present his or her Social Security Number to Sponsor upon request. Prizes may be considered income, subject to taxation – consult with a tax advisor for specific advice.
8. **Disclaimer/Release.** By participating in the Sweepstakes, each entrant agrees to release and hold harmless Sponsor and Administrator, and their respective subsidiaries, affiliates, parent companies, and each such company’s officers, directors, employees and agents (collectively, the “Released Parties”) from and against any claim or cause of action arising out of the entrant’s participation in the Sweepstakes or receipt or use or misuse of any prize.
9. **Limitations of Liability.** Released Parties are not responsible for (a) electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission; theft or destruction or unauthorized access to or alterations of entry materials; or for technical, network, telephone equipment, mobile phone or tablet, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof; (b) lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; (c) typographical errors in any entry or in any internet presentation and/or printed materials relating to the Sweepstakes; (d) errors in these Official Rules, in any Sweepstakes-related advertisements or other materials, human-processing error, failures of electronic equipment, computer hardware or software, or inaccurate entry information, whether caused by equipment, programming used in this Sweepstakes, human error, or otherwise; (e) cancellations, postponements, or delays of any kind, including but not limited those relating to the Sweepstakes or the prize; or (f) breaking news, a natural disaster, an act of God, war, or terrorism that makes it inadvisable, illegal, impossible, or impractical, in Sponsor’s sole discretion, to conduct the Sweepstakes or any part thereof or otherwise perform under these Sweepstakes rules. Sponsor reserves the right, in its sole and absolute discretion, to interpret compliance with the letter and intent of these rules, and to disqualify any entrant deemed to have violated these rules or to have filled out any application or submitted any entry materials incorrectly, incompletely, or untruthfully at any time prior to the distribution of the prize.
10. **Miscellaneous.** Sponsor reserves the right to change these Official Rules at any time, for any reason, without notice, and at its sole discretion.
  1. Acceptance of prize constitutes permission for Sponsor and its licensees, assignees, parents, subsidiaries, and affiliated entities and its employees, agents, representatives, officers and directors, to use winner’s name and

likeness for purposes of publicity, advertising, trade and promotion, without further compensation, unless prohibited by law.

2. All provisions of these Official Rules shall be severable and the invalidity of any provision, or portion thereof, shall not affect the enforceability of the remaining provisions.
3. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. **Governing Law/Jurisdiction/Disputes.** Except where prohibited, entrants agree that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Maryland or the appropriate Maryland State Court located in Baltimore County, Maryland; (b) 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; and (c) under no circumstances will entrant be permitted to obtain awards for, and entrants hereby waives all rights to claim indirect, 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 the entrant and Sponsor in connection with the Sweepstakes, shall be governed by and interpreted in accordance with Maryland law, without regard to any conflict of laws rules (whether of the State of Maryland or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Maryland.

12. **Winner List.** For the winner's name, send a self-addressed, stamped envelope to be received by April 30, 2021 to: Atlantic Financial Federal Credit Union, ATTN: Marketing, 40 Schilling Road, Hunt Valley, MD 21031.

***This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, AMAZON or any other partner or service provider. All names, trademarks, and registrations of Amazon, Echo, Echo Show are register trademarks of AMAZON.COM, INC.***