

AFFCU 2021 International Credit Union Day Contest - Official Rules

Atlantic Financial Federal Credit Union

40 Schilling Road

Hunt Valley, Maryland 21031

www.affcu.org

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 International Credit Union Day Contest** (the “Contest” or “Sweepstakes” used interchangeably) sponsored by Atlantic Financial Federal Credit Union (“Sponsor”) each entrant fully and unconditionally agrees to and accepts these Official Rules, which shall be final and binding on all entrants. Winning a prize is contingent upon fulfilling all requirements set forth herein. The Sweepstakes is void in Florida, Puerto Rico, New York, Rhode Island, and where otherwise prohibited by law. The Sweepstakes is subject to all applicable federal, state and local laws and regulations. By entering the Sweepstakes, you agree to be contacted by Sponsor regarding products and promotions at the contact information provided by you on the Sweepstakes form. See our Privacy Policy for more information
2. **Eligibility.** The Sweepstakes is open only to legal U.S. residents who are at least 18 years of age at the time of entry, members of Sponsor, and residents of or work in the state in which Sponsor maintains a branch (Maryland). Directors, officers, volunteers, and employees of Sponsor, and their immediate families and persons residing in the same household, are ineligible for entry into the Sweepstakes. Atlantic Financial Federal Credit Union members must have an account or loan in good standing in order to be eligible to win this contest. Individuals with share or loan accounts that have been charged off with a loss to the credit union are not eligible to win this contest.
3. **Timing.** Sweepstakes entry period begins at 12:00:01 AM EST on Monday, October 18, 2021 and ends at 11:59:59 PM EST on Sunday, October 31, 2021 (the “Promotion Period”). All entries submitted must be received by 11:59:59 PM EST Sunday, October 31, 2021 in order to be considered. The Sponsor’s computer is the official time-keeping device for the Sweepstakes.
4. **How to Enter.** Subject to the eligibility requirements stated above, there are four (4) ways to enter the Sweepstakes during the Promotion Period:
 - A. **Online Referral.** During the Sweepstakes Period when an entrant submits and sends an online referral using the automated form available online at AFFCU.org/refer, entrant will earn one (1) entry into the Giveaway. One entry

will be received for each unique person and email address submitted in the referral form. Only entrants who fully complete and submit the online referral form will be eligible for this Sweepstakes entry method.

- B. **Social Media or Online Review.** During the Sweepstakes Period when an entrant writes and submits an Atlantic Financial FCU review on the credit union's Google and/or Facebook pages, and/or the AFFCU Online Review page at AFFCU.org/review, entrant will earn one (1) entry into the Giveaway. One entry will be received for each platform (Google or FaceBook) a review is submitted on, with a maximum of two entries for this entry method. Only entrants who fully complete and submit the online reviews will be eligible for this Sweepstakes entry method.
- C. **Online Story Sharing Method.** During the Sweepstakes Period when an entrant shares a story about their AFFCU experience on the 2021 International Credit Union Day Contest page and completes the online entry form, entrant will earn one (1) entry into the Giveaway. Only entrants who fully complete the online entry form will be eligible for this Sweepstakes entry method.
- D. **Mail.** Print your first name, last name, complete mailing address, telephone number, email address, date of birth, and the words "2021 ICU Day Contest" 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. All mail-in entries must be received by the end of the Promotion Period. Proof of mailing does not constitute proof of delivery. The entrant automatically will receive one (1) entry into the Sweepstakes.

Limit: Regardless of method of entry, each entrant may enter one (1) time (for Sponsor members, only one (1) entry is allowable 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 one (1) random winner of the Sweepstakes. The winner of the Sweepstakes will be randomly selected and receive five hundred dollars and no cents (\$500.00) deposited into their Atlantic Financial Federal Credit Union Checking or Savings account [or through check or other reasonable form of payment in Sponsor's sole discretion]. The prize is nontransferable and no substitutions will be allowed, except by Sponsor at its sole discretion 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 November 12, 2021 from among all eligible entries received by the Sponsor's marketing department. 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 or other available contact method. If a potential winner cannot be reached within 72 hours, using any 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 the prize. 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. Results of the Sweepstakes are final in all respects.
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, any website used to promote the Sweepstakes, including any social media networks used for an entry post, 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.

- A. 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.
- B. 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.
- C. 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 in Sponsor's discretion only; (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 entrant 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: Atlantic Financial Federal Credit Union, ATTN: Marketing, 40 Schilling Road, Hunt Valley, MD 21031.
13. **Sponsor.** Atlantic Financial Federal Credit Union, 40 Schilling Road, Hunt Valley, Maryland 21031. The Sweepstakes is in no way sponsored, endorsed, or administered by, or otherwise associated with any websites used for the promotion of the Sweepstakes, including without limitation Facebook, Instagram, or Twitter.

THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.