Walk-In Wednesday Sweepstakes Official Rules

North Franklin Federal Credit Union

494 East Main Street Malone, NY 12953

This promotion is in no way sponsored, endorsed, or administrated with any of the businesses that North Franklin Federal Credit Union purchases gift cards.

SWEEPSTAKES RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.

The "Walk-In Wednesday" Sweepstakes (the "Sweepstakes" is sponsored by North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953 (the "Sponsor"). The Sweepstakes is governed by these official rules ("Official Rules"). By participating in the Sweepstakes, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the Sweepstakes, as determined by the Sponsor and its agents, are final in all respects. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited by law.

ELIGIBILITY

The Sweepstakes is open to all who enter North Franklin Federal Credit Union on the first Wednesday of the month, who are eighteen (18) years of age or older at the time on entry. Sponsor has the right to verify the eligibility of each entrant. North Franklin Federal Credit Union employees, staff, volunteers, and members of their immediate families and individuals living in the same household as such individuals described are not eligible to win.

Entrants agree to be bound by and acknowledge compliance with these Official Rules, including the eligibility requirements stated herein.

SWEEPSTAKES PERIOD

The Sweepstakes begins February 5th, 2020 at or around 8:00 a.m. EST and ends at or around December 2, 2020 at 5:00 p.m. EST ("Sweepstakes Period"). All entries must be received on or before the time stated during that entry period. The Entry Periods are the first Wednesday of the month from 8:00 a.m. EST to 5:00 p.m. EST.

Sponsor reserves the right to extend or shorten the Sweepstakes Period at their sole discretion.

HOW TO ENTER

You can enter the Sweepstakes by entering the North Franklin Federal Credit Union building, 494 East Main Street, Malone, NY 12953, on the first Wednesday of every month in 2020 during normal hours of

operation; 8:00 a.m. EST to 5:00 p.m. EST. More than one attempt to enter the Sweepstakes will not be permitted. Sponsor reserves the right to disqualify Entrants. Fraudulent activities will be monitored and will lead to exclusion.

WINNER SELECTION

All eligible entries received during each Entry Period will be counted by the Member Representatives. The one hundredth eligible person to enter North Franklin Federal Credit Union will be deemed the Winner. The Winner does not have to be a member of North Franklin Federal Credit Union, as is deemed by Compliance. Only one (1) entrant will be selected and declared the winner per Entry Period. Odds of winning are one out of one hundred (1/100).

Upon the request of the Sponsor, the potential winner may be required to return an Affidavit of Eligibility, Release and Prize Acceptance Form and IRS W-9 form. If a potential winner fails to comply with these official rules, that potential winner will be disqualified. Prizes may not be awarded if an insufficient number of eligible entries are received.

PRIZES

1- \$25 Gift Card from a local business of North Franklin Federal Credit Union's choosing. Terms and conditions may apply. Incidental expenses and all other costs and expenses which are not specifically listed as part of a prize in these Official Rules and which may be associated with the award, acceptance, receipt, and use of all or any portion of the awarded prize are solely the responsibility of the respective prize winner. ALL FEDERAL, STATE, AND LOCAL TAXES ASSOCIATED WITH THE RECIEPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSILBILITY OF THE WINNER. No cash or other prize substitution permitted.

ADDITIONAL LIMITATIONS

Prize is non-transferable. Sponsor and its respective parent, affiliate and subsidiary companies, agents, and representatives are not responsible for any typographical or other errors in the offer or administration of the Sweepstakes, including, but not limited to, errors in any printing or posting of these Official Rules, the selection and announcement of any winner, or the distribution of any prize. Any attempt to damage the content or operation of this Sweepstakes is unlawful and subject to possible legal action by Sponsor. Sponsor reserves the right to terminate, suspend, or amend the Sweepstakes, without notice, for any reason, including, without limitation, if Sponsor determines that the Sweepstakes cannot be conducted as planned.

IDEMNIFICATION AND LIMITATION OF LIABILITY

BY ENTERING THE SWEEPSTAKES, EACH ENTRANT AGREES TO IDEMNIFY, RELEASE, AND HOLD HARMLESS SPONSOR AND ITS PARENT, AFFIILIATE AND SUBSIDARY COMPANIES, ADVERTISING, AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENTS FROM ANY LIABILITY, DAMAGES, LOSSES, OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THE ENTRANT'S PARTICIPATION IN THE

SWEEPSTAKES AND THE ACCEPTABLE USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. SPONSOR AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, AS TO THE CONDITION, FITNESS OR MERCHANTABILITY OF THE PRIZE.

PUBLICITY

By participating, each entrant grants Sponsor permission to use his/her name, town, and state of residence, photo, likeness or comments for publicity purposes in any media for advertising and other purposes, in any manner, without limitation and without payment of additional consideration, except where prohibited by law.

SWEEPSTAKES SPONSORS

This Sweepstakes is sponsored by: North Franklin Federal Credit Union 494 East Main Street Malone, NY 12953

Any questions regarding this Sweepstakes should be directed to <u>itracy@northfranklinfcu.org</u>

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