

Freedom Federal Credit Union

#FreedomToHelpChallenge Photo Contest – Instructions and Guidelines

1. **NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE CONTEST. MEMBERSHIP TO THE CREDIT UNION IS NOT A REQUIREMENT.**
2. **EACH CONTEST ENTRY WILL BE REVIEWED ON AN EQUAL BASIS. MAKING A PURCHASE OR JOINING THE CREDIT UNION WILL NOT IMPROVE AN INDIVIDUAL'S CHANCE OF WINNING.**
3. **Consumer Disclosure:** Odds of winning weekly prizes and the grand prize are based upon popular vote by internal employees and announced public voting windows. All entries will be evaluated by a panel of Judges, who will determine weekly finalists and overall contest finalists. To be eligible all entries must include a publically searchable hashtag, #FreedomToHelpChallenge and must showcase volunteerism in Harford County, Maryland.
4. **Sponsor:** Freedom Federal Credit Union ("the Credit Union") is the sponsor of the contest. The Credit Union's business address is: Attention: Marketing 5002 Hoadley Road, Edgewood Area APG, Maryland 21010.
5. **Contest Period:** The contest will accept submissions from November 2, 2018, through December 13, 2018. The 6-week contest period will feature weekly prizes for the first 6 weeks and a grand-prize winner the 7th week. The grand prize winner will be announced on or before December 21, 2018. Each week of the contest will commence on Friday at 12:00AM and end Thursday at 11:59PM. Weekly winners will be announced via Facebook, Twitter, and Instagram during the contest period.
6. **Eligibility:** Freedom Federal Credit Union members and non-members aged 18 years and over may enter. Entities including businesses and non-profit organizations are also eligible to enter. To be valid, each entry must include the publically searchable hashtag, #FreedomToHelpChallenge and feature volunteerism in Harford County, Maryland. Freedom Federal Credit Union employees, officials, and their immediate family members are not eligible to win the prizes designated for general participants. Contest judges are not eligible to win prizes. Any submitted photo may be deemed ineligible at the discretion of Freedom's internal panel of Judges, and may result in the entrant being disqualified from participating in the contest.
7. **Contest Entries:** To enter, follow Freedom on the social media platform you wish to use for your submission. Then submit a photo featuring volunteerism in Harford County via the Credit Union's Facebook (@FreedomFCU), Twitter (@FreedomFedCU), or Instagram (freedomfedcu) social media account, or submit via your own social account using #FreedomToHelpChallenge and ensure your post is publically searchable. You may email questions to the Credit Union at marketing@freedomfcu.org. Entries must be submitted between November 2, 2018, and December 13, 2018. All entries must include the Hashtag, #FreedomToHelpChallenge and provide a description of the volunteer effort. You may enter the contest as many times as desired, however, each photo may only be entered once. Once submitted, entries become the sole property of the Credit Union, can be shared on the Credit Union's social sites, press releases, and in other marketing collateral. Entries will not be acknowledged or returned.

By submitting a photo, you are entering the Photo Contest, agreeing to the complete Official Rules of the Photo Contest, granting the Credit Union the right to identify you as the owner of the photo and certifying that the photo submitted is your original photo, created solely by you and that no other party has any right, title, or claim to the photo.

8. **Contest Winner:** The weekly contest winners will be chosen on or before 5:00 p.m. every Friday during the contest period, and the grand prize winner will be chosen before 5:00pm on or before December 21, 2018. The winners need not be present to win and will be notified using the social media platform, by which the photo was submitted.
9. **Prize(s):** A \$25 VISA gift card will be awarded to each weekly contest winner for the first 6 weeks. The weekly winner is under no obligation by the Credit Union to donate their weekly prize to a local non-profit. A \$500.00 donation will be awarded to the grand-prize winner's non-profit of choice, whose photo is chosen by popular vote, through the combined count of internal and external voting channels. The Grand-Prize winner's designated non-profit must be a registered 501(C)3 with a proven focus in Harford County. A 501(C)3 may be deemed ineligible at the discretion of Freedom's internal panel of Judges, and may result in the entrant being disqualified from participating in the contest.
10. **Liability/General Rules:** The Credit Union is not responsible for any loss which may occur in connection with the contest. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the contest or the acceptance, receipt, possession or misuse of the prize. The Credit Union and each of its officers, directors, employees, members and representatives and agents are not responsible for any negligence, claim, liability, injury, property loss or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession or use/misuse of prizes awarded or participation in this contest. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the contest. Prizes cannot be substituted, assigned or transferred by winners.

Finalists will be chosen by a panel of judges based on quality, creativity, overall impression and potentially cohesion with other submissions to form a theme. Freedom Federal reserves the right to edit photos, and based on quality of submissions, we may choose not to publish the winning photo. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and regulations or who make any misrepresentations relative to the contest and redemption of a prize. Photographs that include profane, crude, explicit or other imagery deemed inappropriate are strictly prohibited, and may disqualify the entrant from the contest at the discretion of the Judges. Any submitted photo may be deemed ineligible at the discretion of Freedom's internal panel of Judges, and may result in the entrant being disqualified from participating in the contest.

11. **Collection of Prize(s):** The winner must pick up his/her prize at an agreed-upon Freedom branch. Winner has 30 days from the date of notification to claim his/her prize.
12. **Tax Issues:** The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax

consequences (if any) of the prize. The winner acknowledges this responsibility by entering the contest.

13. **Publicity Authorization:** The winner agrees to permit the Credit Union to utilize his/her name and photo in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Any submission may appear in Freedom's advertising, including but not limited to its social media accounts, website, newsletter, ads, brochures, marketing collateral and/or calendar.
14. **Arbitration:** Except where prohibited by law, as a condition of participating in this contest, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this contest or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses (i.e. costs associated with entering this contest), and entrant further waives all rights to have damages multiplied or increased.
15. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the contest, shall be governed by, and construed in accordance with, the substantive laws of the State of Maryland, USA, without regard to choice of law rules.