

**Freedom Federal Credit Union  
2019 Mortgage Day Drawing  
Drawing/Sweepstakes  
OFFICIAL RULES**

**Drawing Prize - \$100.00 Visa Gift Card**

**1. NO PURCHASE NECESSARY TO ENTER OR CLAIM A PRIZE.** Void where prohibited.

**2. SPONSOR.** - Freedom Federal Credit Union – 2019 Emmorton Road, Bel Air, Maryland 21015. 410-676-5700, 800-440-4120.

**3. TO ENTER.** To enter you must complete a drawing entry form in-person at one of the participating Freedom Federal Credit Union Branches during Freedom's Mortgage Days events. Once submitted, all entries become the exclusive property of the Sponsor and will not be acknowledged nor will they be returned.

**4. ELIGIBILITY TO ENTER:**

Individuals must either:

Complete an entry form in person during a Freedom Federal Credit Union Mortgage Day Event at participating Freedom Branches

**5. PRIZE DETAIL:** Freedom Federal Credit Union will provide one \$100.00 Visa Gift Card from the entries collected during the Mortgage Days events on April 25<sup>th</sup>, 2019, April 26<sup>th</sup>, 2019 and May 3<sup>rd</sup>, 2019. Final drawing will occur on or around Monday, May 6<sup>th</sup>, 2019.

**6.** The **WINNER** will be subject to IRS 1099 form reporting.

**See #7 – 12** below, which also apply.

**7. DRAWING AND AWARDING OF PRIZES.** One Winner will be drawn on or around Monday May 6<sup>th</sup>, 2019; following which the Winner will be verified and notified. The Winner will be posted to Freedom's web site. If the Winner does not claim their Prize within 10 days of notification, they are disqualified and another Winner will be drawn.

The Winner need not be present and will be notified by phone, e-mail, if available, and/or mail. The Winner will be required to sign an affidavit of eligibility (which affirms that he/she has complied with these rules), as well as a liability release. These and a publicity release, must be completed, signed and returned within fourteen calendar (14) days from date of issuance, or the Prize will be forfeited and awarded to an alternate Winner. If any prize, prize notification or attempted notification is returned as undeliverable, the prize will be forfeited and awarded to an alternate Winner.

Except where prohibited, acceptance of a Prize constitutes Winner's consent to use of his/her name and/or photograph without further compensation for advertising, promotional, or publicity purposes by the Sponsor. By accepting a Prize, the Winner acknowledges compliance with these official rules.

**8. ODDS.** Odds of winning depend upon the number of eligible entries received.

**9. ELIGIBILITY.** Sweepstakes open to individuals legally residing in the 50 United States and the District of Columbia who are 18 years of age or older or a member of Freedom Federal Credit Union. Non-Freedom members are not eligible for the drawing.

Employees, contractors, directors, officials, committee members and agents of Sponsor, and its affiliates and members of such employees' immediate families residing in the same household with such employees, are not eligible to win. Void in Puerto Rico and where prohibited or otherwise restricted by law.

**10. OTHER CONDITIONS.** All federal, state and local laws and regulations apply. Freedom Federal Credit Union will report all Prize winnings to the appropriate state and federal agencies as required by applicable law. Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Sweepstakes or any portion hereof, or to disqualify any individual implicated in any of the following actions, if for any reason: (a) tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes which, in Sponsor's sole opinion, corrupt or affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, (b) the Sweepstakes becomes corrupted or does not allow the proper processing of entries per these rules, or (c) the Sweepstakes is otherwise not capable of running as planned by Sponsor. By entering, participants agree to release and hold harmless Sponsor, its affiliates, divisions advertising and promotional agencies and each of the forgoing entities' employees, officers, directors, shareholders and agents (collectively the "Released Parties"), from and against any and all claims, actions and/or liability for any injuries or death, loss or damage of any kind arising from or in connection with participation in and/or entry into the Sweepstakes

or acceptance or use of any Prize. The Released Parties are not responsible or liable for any incorrect or inaccurate entry information, and assume no responsibility for (i) any error, omission, interruption, defect or delay (ii) failure of any entry to be received by Sponsor due to technical problems or human error, (iii) communications line failures, (iv) theft or destruction of, tampering with, unauthorized access to, or alteration of entries and/or entry information or (v) entries which are late, lost, stolen, damaged, illegible, unintelligible and/or postage due (or any combination thereof). By entering, entrants agree to comply with these rules. Any entrant who attempts to tamper with this Sweepstakes in any way shall be disqualified. Additional restrictions may apply.

**11. WINNER ANNOUNCEMENT.** To be notified of the Winner, send a self-addressed, stamped envelope to Freedom Federal Credit Union, Mortgage Days Drawing, P.O. Box 1545, Bel Air, MD 21014. The name of the Winner will be posted on the Freedom Web site following the drawing.

**12. DISPUTES.** As a condition of participating in this Sweepstakes, Participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in the County of Harford, State of Maryland, having competent jurisdiction, which court shall apply the laws of the State of Maryland without regard for doctrines of Conflict of Law. Further, in any such dispute, under no circumstances will Participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and Participant further waives all rights to have damages multiplied or increased.