

Freedom Federal Credit Union

#FreedomSpiritWeeks Summer Contest Series– 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: WEEKLY PRIZE WINNERS:** Odds of winning a weekly prize are based on the number eligible entries. This will be a random drawing using a random name picker internet tool. Each entry will place your name into the weekly drawing once. Multiple entries in a week can enter a single participant's name up to 3 times, and must be of different subject matter to qualify as multiple entries. Collages ARE counted as multiple entries and are encouraged. However, collages containing very similar photos, or the same photo repeated, will count as a single entry, at the discretion of the Judges.
4. **Consumer Disclosure: GRAND PRIZE:** All weekly winners will become Finalists for the grand prize. Additional Finalists for the grand prize are chosen based on creativity, aesthetic appeal, and the number of entries received. Two entrants may not submit the same entry or slightly different versions of the same entry. All entries will be evaluated by a panel of Judges. To be eligible all entries must be public, appear in the comments of the contest post, or include the searchable hashtag, #FreedomSpiritWeeks.
 - a. Odds of winning the grand prize, \$250, are based on three criteria:
 1. Being selected as a grand prize Finalist by the panel of Judges. Winning a weekly prize guarantees a place as a Finalist, but others may be selected based on creativity, aesthetic appeal, and number of entries.
 2. The number of public votes (i.e. Facebook Likes) acquired during the announced public voting period
 - a. 1 vote is equivalent to 1 like or love on the voting post placed on the Credit Union's Facebook page on the grand prize voting day. Comments do not count as votes.
 - b. Likes or reactions on the original submission by the entrant do not count as votes for grand prize.
 - c. Likes or reactions on shared posts do not count as votes. All likes must be made on the Credit Union's Facebook Page to count as votes.
 - i. Instruct voters to click the picture first, and then vote, to ensure their votes are counted.
 3. The number of internal votes by Freedom employees during the internally announced voting period

5. **Sponsor:** Freedom Federal Credit Union ("the Credit Union") is the sponsor of the contest. The Credit Union's business address is: Attention: Marketing 8213 Hoadley Road, Building E, Gunpowder, Maryland 21010.
6. **Contest Period:** The contest will accept entries from June 12, 2020 at 10:00 AM, through August 6, 2020 at 11:59 PM, but will conclude with the Grand Prize Voting Day on August 13, 2020 at the announced time. The 8-week entry period will feature weekly prizes for the first 8 weeks and a grand-prize competition the week following (the 9th week). The grand prize winner will be announced no later than August 14, 2020. Each week of the contest entry period will commence on Friday at 10:00AM and end Thursday at 11:59PM. A Public voting session will run on the Credit Union's Facebook page to determine the grand prize winner, starting August 13th during an announced time frames, likely 24 hours. Weekly winners will be announced via the Credit Union's Facebook page each Friday during the contest period.
7. **Eligibility:** Freedom Federal Credit Union members and non-members aged 18 years and over are eligible to win. To be valid, each entry (social post) must be publically visible. On Instagram and twitter, entries must also include the searchable hashtag, #FreedomSpiritWeeks. 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.
8. **Contest Entries:** The contest will accept entries from June 12, 2020 at 10:00 AM, through August 6, 2020 at 11:59 PM. Entries submitted after August 6, 2020 will NOT be eligible. To enter:
 - a. Submit your entry in the comments of Freedom's social media post according to its instructions. If posting your entry in the comments is not possible. Make a public post using the hashtag, #FreedomSpiritWeeks and tag Freedom @FreedomFedCU.
 - b. Follow the social media page where the entry is submitted.
 - c. Share the post.

If all of these requirements are not met, the entrant may be forfeiting their eligibility at the discretion of the Sponsor. Drawing will be completed on each Friday of the contest period usually before 10:00am.

Submit entries via the soliciting post's comments on the Credit Union's Facebook (@FreedomFCU), Twitter (@FreedomFedCU), or Instagram (@freedomfedcu) social media account, or submit via your own social account, using #FreedomSpiritWeeks and ensuring your post is publically searchable. Tag Freedom in your post to help us find your entry. All entries submitted outside of the soliciting post's comments must include the Hashtag, #FreedomSpiritWeeks and be set to "public" so that it is searchable.

You may enter the contest as many times as desired, however, each photo may only be entered once. Extremely similar photos may not be counted, at the discretion of our panel of judges. Collages are encouraged, and count as multiple entries, but only if the photos contained vary, at the discretion of the panel of judges. Photos that win a weekly contest, will automatically move on to the finalist round, but that photo may be substituted for a different entry or as a collage of entries by the same

individual at the discretion of the judges. 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 or entry, you are entering the 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 entry and its contents and certifying that any photo submitted is your original photo, created solely by you and that no other party has any right, title, claim or interest in the photo.

9. **Contest Winner:** The weekly contest winners will be chosen on or before 10:00 a.m. every Friday during the contest period, and the grand prize winner will be chosen before 5:00pm on August 14, 2020. Weekly winners are only eligible to win a weekly contest up to 3 times during the contest period, but may continue to submit entries for fun. The winners need not be present to win and will be notified using the social media platform through which the photo was submitted or via email if that information is available.
10. **Prize(s):** A \$50 gift card will be awarded to each weekly contest winner for the first 8 weeks. Each gift card has a fair market value of at least \$50. A \$250 prize will be awarded to the entrant who becomes the grand prize winner by the criteria cited in **Consumer Disclosure 4a**.
11. **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.

Photos may be chosen as finalists by a panel of judges based on quality, creativity, overall impression and cohesion with a theme. Freedom Federal reserves the right to edit and/or collage 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, political, or explicit imagery are strictly prohibited, and may disqualify the entrant from the contest at the discretion of the Judges. Entries deemed inappropriate, political, or offensive may be deleted, reported, and/or untagged by the Sponsor.

12. **Collection of Prize(s):** The winner will be emailed an eGift Card to their provided email address. Winner has 30 days from the date of notification to claim his/her prize. Winner must fill out a prize receipt that asks for their full legal name and signature before receiving award.

13. **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.
14. **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.
15. **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.
16. **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.