

Freedom Federal Credit Union 2020 Mask Face Photo Contest & Drawing

Drawing/Contest OFFICIAL RULES

Drawing Prize - \$50 eGift 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. 800-440-4120
3. **TO ENTER.** To enter you must submit a photo depicting a face covering in the comments of Freedom's social media message, be a follower of Freedom's social media page where your photo is submitted, and share the post. Complete these steps by 10:00am Friday, May 1, 2020.

4. ELIGIBILITY TO ENTER:

Individuals must :

- Submit a photo depicting a face covering in the comments of Freedom's social media post. Follow the social media page where the photo is shared, and 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 or about Friday, May 1, 2020 at approximately 12:00pm.

5. PRIZE DETAIL.

Freedom Federal Credit Union will provide one eGift card (valued at \$50) from the eligible entries. The prize will be emailed to the winner.

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 Friday May 1, 2020; following which the Winner will be verified and notified. The Winner will be posted to Freedom's social media pages. If the Winner does not claim their Prize within 10 days of notification, they are disqualified and another Winner will be drawn. The winner must submit a valid email address and their full legal name in order to receive their prize.

The Winner need not be present and will be notified by social media. 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. Drawing is open to individuals who live, work, worship, or have family in Harford County, Maryland and who are 18 years of age or older or a member of Freedom Federal Credit Union. Non-Freedom members are eligible for the drawing. Entrants may be disqualified at the Sponsor's discretion if profane or otherwise questionable content is suspected or observed. Entries deemed inappropriate, political, or offensive may be deleted by the Sponsor.

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 Drawing 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 Drawing, (b) the Drawing becomes corrupted or does not allow the proper processing of entries per these rules, or (c) the Drawing 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, Shred Day Drawing, P.O. Box 1545, Bel Air, MD 21014. The name of the Winner will be posted on the Freedom's social media pages following the drawing.

12. DISPUTES. As a condition of participating in this Drawing, 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.