

Freedom Federal Credit Union

Summer of Freedom Photo Contest 2022 – 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 finalists and finalists for the grand prize are chosen based on creativity, aesthetic appeal, and the number of entries. All entries will be evaluated by a panel of Judges. To be eligible all entries must be public, include the searchable hashtag, #SummerofFreedomFCU, and include the use of Freedom-issued sunglasses.
 - a. Odds of winning weekly prizes and the grand prize are based on three criteria:
 1. The number of public votes (i.e. Facebook Likes) acquired during announced public voting periods
 - a. 1 vote is equivalent to 1 like or love on the voting post placed on the Credit Union's Facebook page every Friday. Comments do not count as votes.
 - b. Likes or reactions on the original submission by the entrant do not count as votes for the weekly or 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.
 2. The number of internal votes by Freedom employees during the internally announced voting period
 3. 12 or more entries over the duration of the contest, will result in a 15 vote bonus towards the grand prize (no bonus is available towards weekly prizes). Fewer than 12 entries will NOT result in any bonus votes. More than 12 entries will NOT result in bonus votes beyond the 15 bonus vote maximum.
 - a. 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. **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.

5. **Contest Period:** The contest will accept entries from July 1, 2022 at 12:00 AM, through August 11, 2022 at 11:59 PM, but will conclude with the Grand Prize Voting Day on August 16-17, 2022 at the announced time. The 6-week entry period will feature weekly prizes for the first 6 weeks and a grand-prize competition the week following (the 9th week). The grand prize winner will be announced no later than August 17, 2022. Each week of the contest entry period will commence on Friday at 12:00AM and end Thursday at 11:59 PM. Public voting sessions will run on the Credit Union's Facebook page, each Friday during the contest period during announced time frames. Weekly winners will be announced via the Credit Union's Facebook page each Friday during the contest period.
6. **Eligibility:** Freedom Federal Credit Union members and non-members aged 18 years and over are eligible to win. Participants must be able to collect their prizes in person at a branch if requested within 30 days and participate in a check presentation if awarded the grand prize. To be valid, each entry (social post) must be public, include the searchable hashtag, #SummerofFreedomFCU and include the use of Freedom-issued sunglasses. 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.
7. **Contest Entries:** The contest will accept entries from July 1, 2022 at 12:00 AM, through August 11, 2022 at 11:59 PM. Early entries submitted between June 1, 2022 and June 30, 2022, will count towards the first week of the contest. Entries submitted after August 11, 2022 will NOT be eligible. To enter, follow Freedom on the social media platform you wish to use for your submission. Then submit a photo with your Freedom-issued sunglasses via the Credit Union's Facebook (@FreedomFCU), Twitter (@FreedomFedCU), or Instagram (@freedomfedcu) social media account, or submit via your own social account, using #SummerofFreedomFCU and ensuring your post is publically searchable. All entries must include the Hashtag, #SummerofFreedomFCU 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, 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, claim or interest in 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 August 17, 2022. Weekly winners are only eligible to win a weekly contest once during the contest period, but may continue to submit photos or collages to earn the 15 vote bonus towards the grand prize. 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. The grand prize

winner is required to participate in a publicity event, a check presentation, where their photo will be taken and used for marketing purposes.

9. **Prize(s):** One or more gift cards will be awarded to each weekly contest winner for the first 6 weeks. Each weekly prize has a fair market value of at least \$50. A \$1,000.00 prize will be awarded to the entrant whose photo is chosen as the grand prize winner by the criteria cited in **Consumer Disclosure 3a**.
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.

Photos will be chosen as finalists 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 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, or explicit imagery are strictly prohibited, and may disqualify the entrant from the contest at the discretion of the Judges.
11. **Collection of Prize(s):** The winner must pick up his/her prize at an agreed-upon Freedom branch or in the case of an egift card, will need to follow the instructions emailed to them. 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.