

Freedom Federal Credit Union

#MyFightingOwlsFreedom 2023 Social Media Contest – Instructions, Guidelines, and Disclosures

- 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 a 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 the contest finalists. Entrants are not guaranteed placement into the final round. To be eligible all entries must include the publicly searchable hashtag, #MyFightingOwlsFreedom and must demonstrate how Harford Community College has helped empower their Freedom (i.e. lifestyle/goals).
- 4. Sponsor:** Freedom Federal Credit Union ("the Credit Union") is the sponsor of the contest. The Credit Union's business address is: Attention: Marketing
2019 Emmorton Road Bel Air, Maryland 21015.
- 5. Contest Period:** The contest will accept submissions from September 15, 2023, through October 9, 2023. The 3 1/2-week submission period will be followed by a LIVE vote to be held on Freedom Federal Credit Union's Facebook and Instagram pages from October 16 – October 20, 2023. The grand prize winner will be announced on October 20, 2023. Winners will be announced via Facebook, Twitter, and Instagram at the conclusion of the LIVE Voting 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. All entrants must have a legitimate tie to Harford Community College, as a student, parent, employee, or alum. To be valid, each entry must include the publicly searchable hashtag, #MyFightingOwlsFreedom and demonstrate how Harford Community College has helped empower their Freedom (i.e. lifestyle/goals). 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 entry 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 tribute post demonstrating how Harford Community College has helped empower your Freedom (i.e. lifestyle/goals) via the Credit Union's Facebook (@FreedomFCU), Twitter (@FreedomFedCU), or Instagram (@freedomfedcu) social media account, or submit via your own social account using #MyFightingOwlsFreedom and ensure your post is publicly searchable. Alternatively, you may email your entry to the Credit Union at enter@freedomfcu.org. Entries must be submitted between September 15, 2023, and October 9, 2023. All entries must include the Hashtag, #MyFightingOwlsFreedom and provide a description of how Harford Community College has helped empower their Freedom (i.e. lifestyle/goals). Photos are highly encouraged, but not required. If no photo is entered, the text or part of the text may be turned into a graphic for

voting purposes. Please limit text to no more than 500 characters including spaces. Longer posts may be edited down. All entries are subject to editing, for the purpose of grammatical correctness, clarification, brevity, and aesthetic appeal. You may enter the contest only once, and the content of your submission may only be entered once (i.e. others may not submit duplicate or similar entries, such entries will be disqualified). Photos and text may be lightly edited by and at the discretion of the Credit Union. Once submitted, entries become the sole property of the Credit Union and Harford Community College, can be shared on the Credit Union's and/or Harford Community College's social sites, press releases, and in other marketing collateral. Entries will not be acknowledged or returned.

By submitting an entry/photo, you are entering the Social Media Contest, agreeing to the complete Official Rules of the Contest, granting the Credit Union the right to identify you as the owner of the submission and certifying that any 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 contest winners will be chosen by popular vote on October 20, 2023, following a LIVE voting period starting October 16th and concluding on October 20th at a publicly announced time. The winners need not be present to win and will be notified using the social media platform or email address, by which the photo was submitted.
9. **Voting and Prize(s):** Three cash prizes will be awarded to finalists earning the most votes on Freedom's Facebook and Instagram pages during the LIVE Voting period from October 16 – October 20th. People may vote in one or both places. Every like on the entry (re-posted by Freedom at the start of the LIVE Voting period) counts as 1 vote. Entrants are encouraged to campaign for votes during this time period. Cash prizes will be awarded in a press event following the contest. The prizes are: **First place prize: \$500; Second place prize: \$100; Third place prize: \$50.** Other gift cards and in-kind prizes may be awarded at the discretion of the Credit Union and Harford Community College. The Prize Winners agree to a photo opportunity in the form of a check presentation with representatives from the Credit Union and Harford Community College and to provide ancillary information for a post-contest press release prior to the disbursement of donated funds. If representatives from the winning entry cannot attend the check presentation, an alternate designee may be requested.
10. **Liability/General Rules:** The Credit Union and Harford Community College are not responsible for any loss which may occur in connection with the contest. Entrants agree to hold the Credit Union and Harford Community College harmless from any liability arising from participation in the contest or the acceptance, receipt, possession or misuse of the prize. The Credit Union, Harford Community College, 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 and Harford Community College are 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 selected from the pool of entrants by a panel of judges based on quality, creativity, overall impression and potential cohesion with other submissions

to form a theme. If a selected finalist cannot be reached prior to the start of the Voting period to confirm participation, their entry will be disqualified. Freedom Federal reserves the right to edit/collage photos, and based on quality of submissions, we may choose not to publish the winning photo or substitute it for an alternate photo requested from that entrant. 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 or entries 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 entry or 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 location as disclosed to the winner. 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 and Harford Community College 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 Federal Credit Union's and/or Harford Community College'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.