

## Freedom Federal Credit Union

### 2024 Financial Literacy Month Giveaway – Instructions and Guidelines

1. **NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE DRAWING. MEMBERSHIP TO THE CREDIT UNION IS NOT A REQUIREMENT.**
2. **EACH 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:** Three (3) \$25 Gift Cards will be awarded to applicable individual entrants who meet all entry requirements. Prizes are awarded at random, based on a numerical drawing.
4. **Sponsor:** Freedom Federal Credit Union ("the Credit Union") is the sponsor of the contest. The Credit Union's business address is: Attention: Marketing 5002 Hoadley Road, Edgewood Area APG, Maryland 21010.
5. **Submission Period:** The submission period runs from April 1, 2024, through April 30, 2024. The 4-week contest period will result in three (3) prizes, to be awarded to three (3) individuals, and a grand prize winner will be announced no later than May 6, 2024. Drawing winners will be announced via Facebook, X (formerly known as Twitter), and Instagram no later than May 6, 2024.
6. **Eligibility:** Credit Union employees, officials and members of their immediate families may participate in an internal version of the drawing, but are not eligible to win prizes designed for external participants. The drawing facilitators are not eligible to win the contest. To qualify for the drawing, all entrants must be at least 18 years of age.
7. **Entries:** By creating an account and completing a module, you are entering the drawing, agreeing to the complete Official Rules of the Contest. Winner will be notified via the email used during KOFE Portal Account Creation, and Contact Details will be taken from the same source. As such, when enrolling for the Financial Education Center, please provide the entrant's legal name. You may complete as many modules as desired, however, only one (1) completed module is required for drawing eligibility.
8. **Drawing Winner:** The three (3) drawing winners will be chosen on or before 5:00 p.m. on May 6, 2024. The winners need not be present to win and will be notified via the email used to enroll in Freedom's KOFE Financial Education Center. The winner's name will be available at all Credit Union locations and will be published across our social media channels, as well as in our newsletter and via our website.
9. **Prize(s):** Each of the three (3) individual winners will receive a gift card that has a fair market value of approximately \$25. No individual may receive more than one prize from this drawing.
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, claims, 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. Winning entries will be chosen at random via a digital numerical drawing from numbered submissions. Any submission may be chosen to appear in Freedom's advertising, including but not limited to its social media accounts, website, newsletter, ads, brochures, collateral and calendar. 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.

11. **Collection of Prize(s):** Prize will be emailed to winner to email used upon registration for the KOFE Financial Education Portal after recipient responds to initial email notification. 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. 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/or photo in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
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.