Fairmont Federal Credit Union "Member Sweepstakes" Rules & Conditions

# NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED BY LAW.

The "Member Sweepstakes" is sponsored by Fairmont Federal Credit Union ("Sponsor"). This contest is governed by these official rules ("Official Rules"). Each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the contest, as determined by Sponsor and its agents, are final in all respects. The contest is subject to all federal, state, and local laws and regulations and is void where prohibited by law.

### ELIGIBILITY

All active, in good standing primary account holders of Fairmont Federal Credit Union on September 21, 2014 who are at least eighteen (18) years of age will automatically be entered in the "Member Sweepstakes" prize drawing. Business accounts are not eligible. Determining qualifications for accounts in good standing lie solely at the discretion of the Sponsor.

Employees, officials and immediate family members of Fairmont Federal Credit Union are not eligible for the "Member Sweepstakes".

### SWEEPSTAKES PERIOD

The "Member Sweepstakes" prize drawing will take place on or about September 22, 2014.

#### HOW TO ENTER

No entry form is required. All active, in good standing primary account holders on September 21, 2014 who are at least eighteen (18) years of age will automatically be entered in to the "Member Sweepstakes" prize drawing.

#### WINNER SELECTION

The Sponsor will grant cash awards to the four randomly selected eligible primary account holders.

Potential "Member Sweepstakes" winner will be notified on or about September 22, 2014 at the phone number listed on file with the Sponsor. If a potential prize winner cannot be reached by Sponsor within ten (10) business days, using the contact information listed on the account record, or does not meet eligibility requirements or does not wish to accept the prize that potential prize winner shall forfeit the prize and a new potential winner will be selected. Upon the request of the Sponsor, the potential winner may be required to return an Affidavit of Eligibility, Release and Prize Acceptance Form and IRS W-9 form. If a potential winner fails to comply with these official rules, that potential winner will be disqualified.

The winners of the "Member Sweepstakes" will be officially announced on or about October 31, 2014.

### PRIZES

The "Member Sweepstakes" prizes will be awarded based on four random drawings of all eligible "Member Sweepstakes" account holders. The prizes will be awarded based on the order drawn:

1<sup>st</sup> Drawing: \$1,500

2<sup>nd</sup> Drawing: \$1,000

3<sup>rd</sup> Drawing: \$500

4<sup>th</sup> Drawing: \$250

Terms and conditions may apply. Incidental expenses and all other costs and expenses which are not specifically listed as part of a prize in these Official Rules and which may be associated with the award, acceptance, receipt and use of all or any portion of the awarded prize are solely the responsibility of the respective prize winner. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER.

# ODDS

The odds of winning depend on the total number of active, in good standing primary account holders on September 21, 2014 who are at least eighteen (18) years of age.

# ADDITIONAL LIMITATIONS

Prize is non-transferable. No substitution of prizes is permitted. Sponsor is not responsible for any typographical or other errors in the offer or administration of the Promotion, including, but not limited to, errors in any printing or posting or these Official Rules, the selection and announcement of any winner, or the distribution of any prize. Any attempt to damage the content or operation of this Promotion is unlawful and subject to possible legal action by Sponsor. Sponsor reserves the right to terminate, suspend or amend the Promotion, without notice, and for any reason, including, without limitation, if Sponsor determines that the Promotion cannot be conducted as planned or should a virus, bug, tampering or unauthorized intervention, technical failure or other cause beyond Sponsor's control corrupt the administration, security, fairness, integrity or proper play of the Promotion. In the event any tampering or unauthorized intervention may have occurred, Sponsor reserves the right to void suspect entries at issue. Sponsor, agents, and representatives, and any communication network or service providers, are not responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunction, lost or delayed data transmission, omission, interruption, deletion, line failure or malfunction of any communication network, computer equipment or software, the inability to access any website or online service or any other error, human or otherwise.

# INDEMNIFICATION AND LIMITATION OF LIABILITY

BY ENTERING THE PROMOTION, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE AND HOLD HARMLESS SPONSOR, ADMINISTRATOR, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS FROM ANY LIABILITY, DAMAGES, LOSSES OR INJURY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THAT ENTRANT'S PARTICIPATION IN THE PROMOTION AND THE ACCEPTANCE, USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. SPONSOR, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS DISCLAIM ANY LIABILITY FOR DAMAGE TO ANY COMPUTER SYSTEM RESULTING FROM ACCESS TO OR THE DOWNLOAD OF INFORMATION OR MATERIALS CONNECTED WITH THE PROMOTION.

# PUBLICITY

Each winner grants Sponsor permission to use his/her name, likeness or comments for publicity purposes without payment of additional consideration, except where prohibited by law.