

North Franklin Federal Credit Union
494 East Main Street
Malone, NY 12953
(518) 483-8668

International Credit Union Day Sweepstakes

This promotion is in no way sponsored, endorsed, or administrated with the businesses that North Franklin Federal Credit Union purchases gift cards.

SWEEPSTAKES RULES

NO PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.

The "International Credit Union Day" Sweepstakes (the "Sweepstakes") is sponsored by North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953 (the "Sponsor"). The Sweepstakes is governed by these official rules ("Official Rules"). By participating in the Sweepstakes, each entrant agrees to abide by these Official Rules, including all eligibility requirements, and understands that the results of the Sweepstakes, as determined by the Sponsor and its agents, are final in all respects. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations is void where prohibited by law.

ELIGIBILITY

The Sweepstakes is open to all who open a savings account (shares account) with North Franklin Federal Credit Union between 8:00 a.m. EST on October 13, 2020 and 5:00 p.m. EST on October 16, 2020. Eligible Entrants must be eighteen (18) years old or older to participate. Entrants must not have closed an account with North Franklin Federal Credit Union for six (6) months prior. Sponsor has the right to verify the eligibility of each entrant. North Franklin Federal Credit Union employees, staff, volunteers, and members of their immediate families and individuals living in the same household as such individuals are not eligible to win. Limit one entry per person.

Entrants agree to be bound and acknowledge compliance with these Official Rules, including the eligibility requirements stated herein.

SWEEPSTAKES PERIOD

The Sweepstakes begins October 13, 2020 at or around 8:00 a.m. EDT and ends at or around 5:00 p.m. EST on October 16, 2020 ("Sweepstakes Period"). All entries must be received on or before the time stated during that entry period.

Sponsor reserved the right to extend or shorten the Sweepstakes Period at their sole discretion.

HOW TO ENTER

One can enter the Sweepstakes by opening a savings account (shares account) with North Franklin Federal Credit Union between the dates of October 13, 2020 to October 16, 2020 during normal hours of operation; 8:00 a.m. EST to 5:00 p.m. EST. Sponsor reserves the right to disqualify Entrants. Fraudulent activities will be monitored and will lead to exclusion. Entrants that do not wish to open a shares account may enter by writing a five (5) page essay on why credit unions are important and what they do for the communities they serve. Essay must be twelve point Times New Roman font and single spaced.

WINNER SELECTION

All eligible entries received during each Entry Period will be counted by the Member Service Supervisor and the Marketing Specialist. The Winner will be chosen at random. Only one (1) entrant will be deemed the Winner. Odds of winning depend on the amount of entries. Drawing will occur October 21. Winner will be notified by a phone call from a NFFCU employee. Winner will be announced on the NFFCU Facebook page.

Upon the request of the Sponsor, the potential winner may be required to return an Affidavit of Eligibility or Release and Prize Acceptance Form. If the potential winner fails to comply with these Official Rules, that potential winner will be disqualified. Prizes may not be awarded if in insufficient number of eligible entries are received.

PRIZES

1-\$50.00 gift card from a local business of North Franklin Federal Credit Union's choosing.

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 prizewinner. ALL FEDERAL, STATE, AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER. No cash or other prize substitution permitted.

ADDITIONAL LIMITATIONS

Prize is non-transferable. Sponsor and its respective parent, affiliate and subsidiary companies, agents, and representatives are not responsible for any typographical or other errors in the offer or administration of the Sweepstakes, including, but not limited to, errors in any printing or posting of 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 Sweepstakes is unlawful and subject to possible legal action by Sponsor. Sponsor reserves the right to terminate, suspend, or amend the Sweepstakes, without notice, for any reason, including, without limitation, if Sponsor determines that the Sweepstakes cannot be conducted as planned.

IDEMNIFICATION AND LIMITATION OF LIABILITY

BY ENTERING THE SWEEPSTAKES, EACH ENTRANT AGREES TO INDEMNIFY, RELEASE, AND HOLD HARMLESS SPONSOR AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES, 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 THE ENTRANT'S PARTICIPATION IN THE SWEEPSTAKES AND THE ACCEPTABLE USE OR MISUSE OF ANY PRIZE THAT MAY BE WON. SPONSOR AND ITS PARENT, AFFILIATE AND SUBSIDIARY COMPANIES DO NOT MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, AS TO THE CONDITION, FITNESS, OR MERCHANTABILITY OF THE PRIZE.

PUBLICITY

By participating, each entrant grants Sponsor permission to use his/her name, town, state of resident, photo, likeness or comments for publicity purposes in any media for advertising and other purposes, in any manner, without limitation and without payment of additional consideration, except where prohibited by law.

SWEEPSTAKES SPONSORS

This Sweepstakes is sponsored by:
North Franklin Federal Credit Union
494 East Main Street
Malone, NY 12953

Any questions regarding this Sweepstakes should be directed to jtracy@northfranklinfcu.org

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