

North Franklin Federal Credit Union
494 East Main Street | Malone, NY 12953
518-483-8668
International Credit Union Day Giveaway Sweepstakes

This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook or Instagram. You are providing your information to North Franklin Federal Credit Union and not to Facebook and/or Instagram. The information you provide will only be used for contacting the winner. Any questions, comments, or complaints regarding the promotion will be directed to Sponsor, not Facebook or Instagram.

OFFICIAL SWEEPSTAKES RULES

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

The International Credit Union Day Giveaway Sweepstakes (the “Sweepstakes”) is sponsored by North Franklin Federal Credit Union, 494 East Main Street Malone, NY 12953 (the “Sponsor”, “Credit Union”). 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 and is void where prohibited by law.

ELIGIBILITY

The Sweepstakes is open to all residents in Franklin county, and those who work, worship or attend school in Franklin county and that are eighteen (18) years of age or older at the time of entry and who are physically located and reside in the United States. North Franklin Federal Credit Union employees and credit union volunteers, members of their immediate families, or those residing in their households are not eligible to win. Immediate family is defined as spouse, parents and grandparents, children and grandchildren, brothers and sisters, mother and father in law, brothers and sisters in law, daughters and sons in law. Adopted, half and step members are also included under immediate family.

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. EST and ends at or around 4:00 p.m. EST on October 16, 2020 (“Sweepstakes Period”). All entries (submissions) must be received on or before the time stated during that submission period. Sponsor reserves the right to extend or shorten the Sweepstakes at their sole discretion.

HOW TO ENTER

You can enter the Sweepstakes by entering North Franklin Federal Credit Union or using the Drive-Thru at 494 East Main Street Malone, NY between the hours of 8:00 a.m. EST to 5:00 p.m. EST during the Entry Period. More than one attempt to enter the Sweepstakes will not be permitted. Sponsor reserves the right to disqualify Entrants. Fraudulent activities will be monitored and will lead to exclusion.

WINNER SELECTION

All eligible entries received during each Entry Period will be counted by the Member Service Representatives. On Tuesday, October 13, 2020, the forty-eighth (48th) eligible person that has either used the Drive-Thru or entered the Credit Union will be selected and declared the winner. Odds of winning that day is one (1) in forty-eight (48). On Wednesday, October 14, 2020, the seventy-second (72nd) eligible person that has either used the Drive-Thru or entered the Credit Union will be selected and declared the winner. Odds of winning that day is one (1) in seventy-two (72). On Thursday, October 15, 2020, the seventy-second (72nd) eligible person that has either used the Drive-Thru or has entered the Credit Union will be selected and declared the winner. Odds of winning are one (1) in seventy-two (72). On Friday, October 16, 2020, the seventy-second (72nd) eligible person that has either used the Drive-Thru or entered the Credit Union will be selected and declared the winner. Odds of winning are one (1) in seventy-two (72).

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 may be disqualified. Prizes may not be awarded if an insufficient number of eligible entries are received.

PRIZES

4-\$50 cash

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 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 of administration of the Sweepstakes, including, but not limited to, errors in 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 of 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, and for any reason, 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, 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 ENTRANTS PARTICIPATION IN THE SWEEPSTAKES AND THE ACCEPTANCE, 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, and state of residence, photo, likeness or comments for publicity in any media for advertising and other purposes, in any manner, without limitation and without payment of additional consideration, except where prohibited by law.

SPEEPSTAKES 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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