

## **AGFED CREDIT UNION MEMBER VOICES CONTEST OFFICIAL RULES**

**NO PURCHASE OR TRANSACTION OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS PROMOTION. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**Contest Administrator and Period:** The Member Voices Contest is being administered and operated by AgFed Credit Union, located at 1400 Independence Ave SW, RM SM-2, Washington, DC 20250. It begins at 12:01 AM EST on **X/X/2020** and ends at 11:59 PM EST on **X/X/2020**.

**Eligibility:** The Contest is open to members of AgFed Credit Union in good standing who are legal residents of the United States, 18 years or older as of the date of their entry. AgFed reserves the right to verify the eligibility of the winner. The Contest is void outside of the United States and where prohibited by law. Employees, officers, directors, committee members and members of their immediate families are not eligible to enter.

**How to enter:** Entrant must complete and submit a story entry form. Entry forms must be submitted online at <https://www.agfed.org/membership/member-voices/>. Alternatively, you may fill out a request form by mail and send to the following address: AgFed Credit Union, Attention: Marketing Department, P.O. Box 2225, Merrifield, VA 22116. Incomplete or illegible entries will be disqualified. Limit of one entry per individual.

**Prize:** Twelve (12) monetary prizes worth a total of \$1,200. No substitution or transfer of prizes by the Winner is permitted. The prize is provided "as is", without warranty of any kind. Prize is considered taxable income and will be reported on IRS Form 1099-INT.

**Drawing:** After the conclusion of the monthly Contests on M/D/2020, M/D/2020 and M/D/2020, a representative from AgFed will identify four (4) Contest winners per month for the three (3) month Contest period. The winner need not be present to win and will be notified by email and/or telephone within seven (7) days of being selected. If a potential winner cannot be reached within seven (7) days from the first notification attempt, then such person shall be disqualified and an alternate winner will be selected. A \$100 deposit will be awarded to each of the winners as a deposit into their savings account. Participants may win only once during the contest period. All decisions are final and are at AgFed's sole discretion.

**Prize Conditions:** Winning a prize is contingent upon fulfilling all requirements set forth herein. AN ENTRANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE. Odds of winning depend upon the number of eligible entrants. By participating in the Contest and accepting the prize, all entrants consent to the use of their photograph, likeness, voice and/or video for advertising and promotional purposes, including online announcements without limitation and without additional compensation, except where prohibited by law.

**Contest Conditions:** This Contest is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Contest or these official rules. The Contest Sponsor is not responsible for lost, late, incomplete, damaged, inaccurate entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and

failures, technical malfunctions, or otherwise. Sponsor reserves the right, in its sole discretion to disqualify any person tampering with the entry process, the operation of the web site or otherwise in violation of these Official Rules. Sponsor further reserves the right, in its sole discretion, to cancel, terminate or modify this Contest if the Contest is compromised by virus, technical corruption, non-authorized human intervention, or any other causes which, in the sole discretion of the Sponsor, corrupt or affect the administration, security, fairness, proper play or integrity of the Contest. In the event of cancellation or termination, Sponsor reserves the right to select the potential winner in a random drawing from among all eligible entries received and combined prior to date of cancellation or termination. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR WILL DISQUALIFY ANY SUCH INDIVIDUAL AND RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEYS' FEES) AND OTHER REMEDIES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

**Limitation of Liability:** By participating in this promotion, entrants agree that AgFed, its employees, officers, directors and committee members will have no liability whatsoever for, and shall be held harmless by entrants against, any liability for any injuries, losses or damages of any kind to persons, including personal injury or death, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse, or use of the prize, entry, or participation in this promotion or in any promotion related activity, or any claims based on publicity rights, defamation or invasion of privacy or merchandise delivery. The released parties are not responsible if any prize cannot be awarded due to delays or interruptions due to acts of GOD, Act of War, natural disasters, weather or terrorism, or any other acts or circumstances beyond the Credit Union's control.

**Taxes:** The winner is responsible for all applicable taxes and fees associated with prize receipt.

**Arbitration/Choice of Law:** This Drawing will be governed by the laws of the District of Columbia. Any and all legal actions or claims arising in connection with this Drawing must be brought in a court of competent jurisdiction within the United States. By participating in this Contest, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decision of the judges and warrants that he/she is eligible to participate in this Contest.

**Miscellaneous:** If this contest is terminated prior to the Drawing periods, notice will be posted on AgFed's website or by other media used to promote the Contest. For a listing of winners, or a copy of these Official Rules, please send a self-addressed stamped envelope for receipt by **D/M, 2020** to: AgFed Credit Union, Attn: "AgFed Member Voices Contest", PO Box 2225, Merrifield, VA 22116-9998.