

ONLINE BANKING SWEEPSTAKES OFFICIAL RULES

1. **DESCRIPTION OF SWEEPSTAKES:** The Sharon & Crescent United Credit Union Online Banking Sweepstakes is designed to give entrants ("Entrants") the opportunity to win a prize at random.
2. **ELIGIBILITY:** This promotion is open only to individual residents of the 50 United States and the District of Columbia, 18 years of age or older at time of entry. Employees of Sharon & Crescent United Credit Union, its affiliates, subsidiaries, advertising, promotion and Internet agencies (collectively, "Released Parties") and their immediate family members and/or those living in the same household of each are not eligible to enter or win. All federal, state, and local laws and regulations apply. Void where prohibited by law.
3. **HOW TO ENTER:** Promotion begins 12:00 a.m. Eastern Time ("ET") on Friday, March 27, 2020 and ends at 12:00 a.m. ET on Thursday, April 30, 2020, (the "Promotion Period"). Log into Online Banking or Mobile Banking during the Promotion Period. All entries must have been logged in at least once by 12:00 a.m. ET on Thursday, April 30, 2020. Sponsor's computer is the official time keeping device for this Sweepstakes. Alternate Entry Method: Enter by mail. Send a 3"x 5" index card with your first and last name, date of birth, complete mailing address, and phone # to Sharon & Crescent United Credit Union, ATTN: Online Banking Sweepstakes, 30 Pond Street, Sharon, MA 02067. On the index card indicate the month and include your answer to the post statement/question. Any incomplete entry received will not be entered into the Sweepstakes. A person may only mail one entry throughout the promotion period.
4. **WINNER SELECTION:** A random drawing will be conducted on or about May 1, 2020, from among all eligible entries received. Random drawing will be conducted by a representative of Sharon & Crescent United Credit Union, whose decisions are final. Odds of winning will depend upon the number of eligible entries received. Winners will be contacted by email, and their name and/or photo may be posted on <https://www.facebook.com/Sharoncreditunion/> and <https://www.facebook.com/CrescentCreditUnion/>. Prize may be awarded to an alternate if potential winner is deemed ineligible or does not follow the instructions within the email from Sharon & Crescent United Credit Union within 24 hours after the date sent, if time permits.
5. **PRIZE:** Twenty-four (24) winners will receive \$500 into their Sharon & Crescent United Credit Union share accounts.
6. **CONDITIONS OF PARTICIPATION:** By participating, all entrants acknowledge and agree that they have entered the Sweepstakes of their own free will, that the full rules and details of the Sweepstakes have been made available to them in writing and they therefore understand and agree that neither Sharon & Crescent United Credit Union nor its employees have any liability with respect to any damages incurred out of acceptance and use of a prize. By entering this Sweepstakes, participants agree to be bound by these rules.

a.)Release: By participating in this Sweepstakes all Entrants agree to release, indemnify and hold harmless Sharon & Crescent United Credit Union from and against any liability, injury, death, loss or damages to Entrant or any person or entity, including without limitation damage to personal property or real property, caused in acceptance, possession or use/misuse of a prize.

b.)Entry Errors: Sharon & Crescent United Credit Union is not responsible for lost or late entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by Sharon & Crescent United Credit Union on account of technical problems or traffic congestion on the Internet or at any Web site or any combination thereof. If for any reason the program is not capable of running as planned, including infection by virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Sharon & Crescent United Credit Union which corrupt or affect the administration, security, fairness, integrity, proper conduct of this Sweepstakes, Sharon & Crescent United Credit Union reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes. Sharon & Crescent United Credit Union reserves the right to select a winner from eligible entries received as of the termination date.

GOVERNING LAW: All issues and questions concerning the construction, validity, interpretation and enforce-ability of these Official Rules or the rights and obligations of participants or Sharon & Crescent United Credit Union in connection with the Sweepstakes shall be governed by and construed in accordance with the internal laws of the Commonwealth of Massachusetts, without giving effect to any choice of law or conflict of law rules provisions that would cause the application of any other state laws. Claims may not be resolved through any form of class action. Sharon & Crescent United Credit Union reserves the right to amend these Sweepstakes rules at any time without prior notice, at its sole discretion. Sharon & Crescent United Credit Union reserves the right to disqualify any participant for any reason, including, but not limited to, violation of these Official Rules, copyright infringement or infringement of the rights of a third-party.