

OCTOBER 2023 INTERNATIONAL CREDIT UNION DAY GIVEAWAY OFFICIAL RULES

NO ACCOUNT OR PURCHASE NECESSARY TO ENTER OR WIN

1. **DESCRIPTION OF CONTEST:** The Sharon & Crescent United Credit Union October 2023 International Credit Union Day Giveaway 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 8:45 a.m. Eastern Standard Time (“EST”) on Monday, October 16, 2023 and ends at 11:59 p.m. Eastern Standard Time (“EST”) on Sunday, October 23, 2023, (the “Promotion Period”). Log into your Facebook account and during the Promotion Period, visit <https://www.facebook.com/SCUcreditunion>, and look for special post advertising the promotion. Click on the post for the October 2023 International Credit Union Day Giveaway promotion and comment on the post in accordance with post statement/question. All entries must be received by 11:59 p.m. EST on Sunday, October 23, 2023. Sponsor’s computer is the official time keeping device for this Giveaway. 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: Marketing Dept., 1300 Belmont Street, Brockton, MA 02301. On the index card indicate the giveaway name and include your answer to the post statement/question. Any incomplete entry received will not be entered into the Giveaway. A person may only mail one entry throughout promotion period.
4. **WINNER SELECTION:** A random drawing will be conducted on or about October 24, 2023, 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 with a reply to their comment on the special post advertising the promotion, and their name and/or photo may be posted on <https://www.facebook.com/SCUcreditunion>. Prize may be awarded to an alternate if potential winner is deemed ineligible or does not follow the instructions within the reply from the Sharon & Crescent United Credit Union Facebook page within 24 hours after the date sent, if time permits. If a winner entered by the alternate method of entry, that winner will be notified by email using the email address provided.
5. **PRIZE:** Five (5) winners will receive a \$25 Target Gift Card. The prize must be picked up in person by the Entrant at one of our Sharon & Crescent United Credit Union branch locations. The prizes will not be mailed and must be picked up in person. Failure to do so will result in disqualification and the selection of an alternate winner.
6. **CONDITIONS OF PARTICIPATION:** By participating, all entrants acknowledge and agree that they have entered the Giveaway of their own free will, that the full rules and details of the Giveaway 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 Giveaway, participants agree to be bound by these rules.

a.)Release: By participating in this Giveaway 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 Contest, 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 Contest. 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 Giveaway 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 contest 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. This Promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook. You understand that you are providing your information to Sponsor and not to Facebook. The information you provide will be used for and by Sponsor, which is using your submission per the terms and conditions outlined in these Official Rules and its privacy policy, which is available at <https://www.scucu.com/privacy>.