

Northern Credit Union “Pay it Forward” SWEEPSTAKES

OFFICIAL RULES

This promotion is in no way sponsored, endorsed or administered by, or associated with, Instagram, Facebook or LinkedIn. You are providing your information to Northern Credit Union and not to , Instagram, Facebook or LinkedIn. Any questions, comments or complaints regarding the promotion will be directed to Northern Credit Union “Sponsor”, not , Instagram, Facebook or LinkedIn.

SWEEPSTAKES RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. The **“Pay it Forward” SWEEPSTAKES?** Sweepstakes (the "Sweepstakes") is sponsored by Northern Credit Union 120 Factory Street Watertown, NY 13601 ("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 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 individuals who are eighteen (18) years of age or older at the time of entry who have internet access and a valid Instagram, Facebook or LinkedIn account. Sponsor has the right to verify the eligibility of each entrant. Northern Credit Union employees, staff, volunteers and members of their immediate families and individuals living in the same household as such individuals described are not eligible to win. Entrants agree to be bound by and acknowledge compliance with these Official Rules, including the eligibility requirements stated herein. By entering the Sweepstakes, each entrant waives, discharges and fully releases , Instagram, Facebook or LinkedIn from any and all liability associated with this Sweepstakes. Individuals who enter must be the authorized account holder of the , Instagram, Facebook or LinkedIn account through which the entrant accesses the Sweepstakes and submits an entry.

SWEEPSTAKES PERIOD

The Sweepstakes begins on January 26th at or around 5pm EST and ends on February 10, 2019, at 11:59pm EST (“Sweepstakes Period”). All entries (submissions) must be received on or before the time stated during that entry period. Sponsor reserves the right to extend or shorten the Sweepstakes Period at their sole discretion.

HOW TO ENTER

You can enter the Sweepstakes by posting to Northern’s Instagram, Facebook or LinkedIn accounts and telling us how you give back to the community and naming your favorite local non-profit for a chance to enter them to win \$250. Entrants must have an active Instagram, Facebook or LinkedIn account or sign up for one for free to participate in the Sweepstakes as described above. Each person is eligible for one (1) entry per post throughout the Sweepstakes Period.

More than one attempt to enter per Sweepstakes post, entries will be voided. Sponsor reserves the right to monitor and delete entries which are deemed ineligible. Entry may not contain, as determined by the Sponsor, content that is, but not limited to, sexually explicit, violent, derogatory or offensive. Sponsor reserves the right to monitor and delete entries which are deemed inappropriate or profane. Sponsor reserves the right to disqualify Entrants. Entrants shall not enter multiple times using a fake Instagram account. Fraudulent activities will be monitored and will lead to exclusion.

WINNER SELECTION

All eligible entries received during each Entry Period will be collected by the Sponsor and will be placed into a random draw at the end of the Entry Period. One (1) entrant will be randomly selected and declared the winner per Entry period. The random drawing will be conducted within twenty-four (24) hours after the Entry period has ended. Odds of winning depend upon the number of eligible entries received in each Entry period. Potential Prize winners will be notified by Sponsor in a responsive comment to the Sweepstakes post within twenty-four (24) hours and on the Sponsor Instagram, Facebook or LinkedIn account. Each potential winner is responsible for monitoring Sponsor's Instagram, Facebook or LinkedIn page and his/her Instagram, Facebook or LinkedIn account, as may be appropriate, for prize notification and receipt or other communications related to this Sweepstakes. The notified potential winner must then send a direct message to the Sponsor Instagram, Facebook or LinkedIn page providing their full name, home address, and phone number OR call us at 315-782.8954 to confirm their membership with the credit union. If a potential prize winner does not respond to Sponsor within four (4) to (7) calendar days of winner announcement, or if the prize is returned as undeliverable, that potential prize winner shall forfeit the prize. On the occasion that the prize is forfeited, prize will not be awarded. Sponsor shall have no liability for a Prize Winner's failure to receive notices due to Prize Winner's privacy settings on Instagram or other security settings; or for Prize Winner's inability to access Instagram. 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 will be disqualified. Prizes may not be awarded if an insufficient number of eligible entries are received.

PRIZE

Prize is a \$250 VISA gift Card or \$250 deposit into members account for named local nonprofit. 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 prize winner. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER 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 or 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, and for any reason, including, without limitation, if Sponsor determines that the Sweepstakes cannot be conducted as planned or should a virus, bug, tampering or unauthorized intervention, technical failure or other cause beyond Sponsor's control

corrupt the administration, security, fairness, integrity or proper play of the Sweepstakes. In the event any tampering or unauthorized intervention may have occurred, Sponsor reserves the right to void suspect entries at issue. Sponsor and its respective parent, affiliate and subsidiary companies, agents, and representatives, and any telephone network or service providers, are not responsible for incorrect or inaccurate transcription of entry information, or for any human error, technical malfunction, lost or delayed data transmission, omission, interruption, deletion, line failure or malfunction of any telephone network, computer equipment or software, the inability to access any website or online service or any other error, human or otherwise.

INDEMNIFICATION 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, THE INSTAGRAM PLATFORM, 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 ENTRANT'S 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. SPONSOR AND ITS PARENTS, SUBSIDIARIES, AFFILIATES, ADVERTISING AND PROMOTIONAL AGENCIES, AND ALL THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS DISCLAIM ANY LIABILITY FOR DAMAGE TO ANY COMPUTER SYSTEM RESULTING FROM ACCESS TO OR THE DOWNLOAD OF INFORMATION OR MATERIALS CONNECTED WITH THE SWEEPSTAKES.

PUBLICITY

By participating, each entrant grants Sponsor permission to use his/her name, town and state of residence, 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:

Northern Credit Union 120 Factory Street Watertown, NY 13601

Any questions regarding this Sweepstakes should be directed to marketing@mynorthern.com.

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