

**AFFINITY FEDERAL CREDIT UNION  
GREAT SAVINGS CHALLENGE SWEEPSTAKES RULES**

**NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, AND LOCAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.**

**ELIGIBILITY:** "Great Savings Challenge" Sweepstakes (the "Sweepstakes") is open to legal residents of the United States of America & D.C. who are 18 years of age or older as of 2.1.2019. Void in all other locations (including but not limited to AZ, FL, RI, TX, and Puerto Rico), and where prohibited or restricted by law. Entrants must be 18 years of age or older at the time of entry in the Sweepstakes. Over the course of the Sweepstakes there will be a total of five (5) winners and each winner will be selected during the month for the Sweepstakes. The total prize will be \$1,000 per winner. The winning member must have a checking or savings account with Affinity to receive the \$1,000 deposit within 60 days of winning. The Sweepstakes is subject to all applicable federal, state and local laws, rules and regulations.

**HOW TO ENTER:** The Sweepstakes begins at 12:00:00AM EST on 07.01.19 and ends at 11:59:59PM EST on 10.31.2019 ("Entry Period"). During the Entry Period, you may enter by: Making a Savings Challenge appointment with a representative (worth 5 entries in the month the appointment is made), opening up any new Club Account (worth 1 entry per account in the month the Club Account is opened) or having an automatic transfer or direct deposit into your new Club Account(s) (worth 1 entry per account in the month the transfer or direct deposit is made). There is no minimum amount for automatic transfers and direct deposits into your new Club Account(s). Winning members must have a checking or savings account with Affinity to receive the \$1,000 deposit within 60 days of winning. The Credit Union reserves the right to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Sweepstakes.

**DRAWING:** One (1) potential Winner of the Sweepstakes will be selected by random drawing each month. The Winner of the Sweepstakes will be notified on or about the 5<sup>th</sup> day of the subsequent month following the drawing. Winner need not be present to win. Odds of winning depend on the total number of eligible entries received.

**PRIZES:** \$1,000 cash reward will be awarded each month. Winners are fully responsible for any and all applicable federal, state, and local taxes (including income and withholding taxes). Each Winner of the \$1,000 cash reward will be required to submit a signed IRS W-9 form to the Credit Union.

**NOTIFICATION:** Each potential Winner will be notified by e-mail, direct message, mail and/or telephone by the 5<sup>th</sup> day of the subsequent month following the drawing. This will be at the sole discretion of the Credit Union. In the event the potential Winner does not respond to any such notification within seven (7) days of date of issuance, a disqualification will result, prize will be forfeited and, at the Credit Union's sole discretion and time permitting, an alternate potential Winner may be chosen from among all remaining eligible entries. The potential Winner will also be required to execute, have notarized and return an Affidavit of Eligibility and Release of Liability, and unless prohibited by law, Release of Publicity within seven (7) days of date of issuance. A disqualification will result, prize will be forfeited and an alternate potential Winner may be randomly selected from among all remaining eligible entries if all required documents are not properly executed and returned within the specified period of time. Refusal or return of such documents as non-deliverable or potential Winner's noncompliance with these Official Rules will also result in disqualification.

**WAIVER OF LIABILITY/PUBLICITY RELEASE:** By participating in the Sweepstakes and submitting an entry, each entrant agrees to be bound by these Official Rules. All entry requirements waive any and all claims against the Credit Union, each of their respective parents, affiliated companies, subsidiaries, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, any and all other companies associated with the Sweepstakes, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties"). The Winners, by acceptance of Prize, grants to the Credit Union, each of their respective designees the right to publicize such Winners' names, addresses (city and state of residence), photographs, voice and/or other likeness and Prize information in any and all media now known or hereafter devised, throughout the world, in perpetuity, without additional compensation or consideration, notification or permission, unless prohibited by law.

**GENERAL CONDITIONS:** Released Parties are not responsible for stolen, late, incomplete, illegible, misdirected, lost, damaged, garbled, delayed, undelivered or inaccurate entries. Entries generated by a script, macro or other mechanical or automated means or by any means which subvert the entry process will be disqualified. Released Parties are not responsible for lost, interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections, availability or accessibility or miscommunications or failed computer, satellite, telephone or cable transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the Prizes or in any Sweepstakes-related materials, or the cancellation or postponement of the event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes. Released Parties are not responsible for injury or damage to participants' or to any other person's computer related to or resulting from participating in this Sweepstakes or downloading materials from or use of the website.

Persons who tamper with or abuse any aspect of the Sweepstakes or website or attempt to undermine the legitimate operation of the Sweepstakes by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or the Credit Union's representatives or who are in violation of these Official Rules, as solely determined by the Credit Union, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this sweepstakes is unlawful and subject to legal action by the Credit Union and/or their respective agents. Entities shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Sweepstakes, and to resolve all disputes in their sole discretion. Released Parties (i) make no warranty, guaranty or representation of any kind concerning any Prize, and (ii) disclaim any implied warranty. All disputes will be resolved under applicable U.S. laws in the state of New Jersey without giving effect to choice of law or conflicted law principles (whether of the state of New Jersey, or any other jurisdiction), which would cause the application of the laws any jurisdiction other than the state of New Jersey. The Credit Union's failure to enforce any terms of these Official Rules shall not constitute a waiver of that provision.

**CAUTION: ANY ATEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE CONTENT OR LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE CREDIT UNION WILL DISQUALIFY ANY SUCH ENTRANT AND THE CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES (INCLUDING ATTORNEY'S FEES) AND OTHER REMEDIES FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.**

The Credit Union reserves the right to terminate or modify the Sweepstakes at any time in its sole discretion. The Sweepstakes is subject to applicable federal law and the laws of the State of New Jersey. Odds of winning the Prize depends upon the total number of eligible entries received. The Winners may be required to sign an IRS Form W-9 or its equivalent. By participating in the Sweepstakes, you agree that any dispute between you and the Credit Union in reference to the Sweepstakes shall be submitted to binding arbitration to be conducted by the

American Arbitration Association. The arbitration hearing shall be conducted by a single arbitrator to be selected by the American Arbitration Association. The arbitration hearing will be held at a location to be selected by the American Arbitration Association. This location must be within a 10-mile radius of the Credit Union's main office in Basking Ridge, New Jersey. The arbitration hearing must be held within sixty (60) days of the request for arbitration and the decision of the arbitrator must be issued no later than ninety (90) days from the request for arbitration. Each party shall bear their own costs and attorney's fees in participating in the arbitration hearing and each party shall be equally responsible for the costs of the American Arbitration Association, the hearing and the arbitrator.

**WINNERS' LIST:** For Winners' names, after 10.31.2019, please mail a self-addressed stamped envelope to the: "Great Savings Challenge" Sweepstakes Winners, Attn: Sweepstakes Liaison, Affinity Federal Credit Union, 73 Mountainview Blvd, Basking Ridge, NJ 07920. Winner list requests will only be accepted after the Sweepstakes end date (10.31.2019). Request for Winners' names must be received by 12.31.2019.