

## HomeTown's Youth Month Promotional Contest

1. **Eligibility:** The monthly contest/sweepstake/ is open to those who have an existing youth savings account or open a new account from now until April 30, 2019 and deposit a minimum of \$25 (twenty-five dollars). Lastly, must be a HomeTown Credit Union member.
2. **Agreement to Rules:** By participating, the Contestant ("You") agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of HomeTown Credit Union as final and binding as it relates to the content of this Campaign.
3. **Campaign Period:** April 1, 2019 – April 30, 2019. Entries will be accepted throughout the month and end at 11:59pm on April 30, 2019.
4. **How to Enter:** Deposit \$25 (twenty-five dollars) into an existing or new youth savings account during the month of April 2019. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of HomeTown Credit Union.

You may enter only once. You must provide the information requested. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of HomeTown Credit Union.

5. **Prizes:** The Winner of the Campaign (the "Winner") will receive a \$100 cash prize that will be deposited into their youth savings account. Value of \$100 (one hundred dollars). Actual/appraised value may differ at time of prize award. The specifics of the prize shall be solely determined by HomeTown Credit Union. No cash or other prize substitution shall be permitted except at HomeTown Credit Union discretion.

The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted.

Acceptance of prize constitutes permission for HomeTown Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. **Odds:** The odds of winning depend on the number of eligible entries received.
7. **Winner Selection and Notification:** Winner will be selected randomly under the supervision of HomeTown Credit Union. Winner will be notified by phone call and/or email shortly following campaign/contest/sweepstake completion. HomeTown Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information.

If Winner cannot be contacted, is ineligible, fails to claim the prize within 30 days from the time award notification was sent, or fails to timely return a completed and executed declaration and

release as required, the prize may be forfeited, and an alternate Winner selected. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations.

**ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (at HomeTown Credit Union sole discretion) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.**

By entering this content, You represent and warrant that your entry is an original work of authorship, and does not violate any third party's proprietary or intellectual property rights. If your entry infringes upon the intellectual property right of another, You will be disqualified at the sole discretion of HomeTown Credit Union. If the content of your entry is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, You shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless HomeTown Credit Union from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which HomeTown Credit Union may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.

8. **Terms & Conditions:** HomeTown Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond HomeTown Credit Union control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, HomeTown Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by HomeTown Credit Union. HomeTown Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions. HomeTown Credit Union has the right, in its sole discretion, to maintain the integrity of the Campaign, to void votes for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Campaign rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Campaign may be a violation of criminal and civil laws. Should such attempt be made, HomeTown Credit Union reserves the right to seek damages to the fullest extent permitted by law.
9. **Limitation of Liability:** By entering, You agree to release and hold harmless HomeTown Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.
10. **Privacy Policy:** Information submitted with an entry is subject to the Privacy Policy stated on the HomeTown Credit Union website.
11. By participating in the youth month sweepstake/giveaway sponsored by the HomeTown Credit Union Page, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules