

HomeTown Credit Union Social Media Giveaway Disclosures, 2024

1. For the purposes of these Terms and Conditions, "The Promoter" refers to HomeTown Credit Union whose Instagram. The "Prize" refers to a \$100 Visa® Gift Card.
2. By entering the giveaway, you agree to be bound by these terms and conditions. All entries must be received by date listed on original social media post for each giveaway. One (1) winner will be selected at random by The Promoter on the final day of the giveaway, and the winner will be notified on or after this date.
3. The Promoters giveaways with entry via Instagram and/or Facebook are open only to residents of the United States. One (1) winner will be chosen at random from all entrants.
4. No purchase necessary. Winners will not be required to pay to enter the giveaway.
5. Entrants must be over 18 years old on the date of their entry.
6. Employees of The Promoter are not eligible to enter.
7. Instagram or Facebook are not in any way affiliated or involved in the competition.
8. Only one entry per person per giveaway will be accepted.
9. Each entrant shall enter the giveaways by liking the original giveaway post on Facebook and/or Instagram.
10. The Prize will be awarded to a randomly selected winner who has entered, using a [random number generator](#). The Promoter will not be held liable if the named prize becomes unavailable or cannot be fulfilled.
11. The Promoter will not be held liable for any failure of receipt of entries. The Promoter takes no responsibility for any entries which are lost, delayed, illegible, corrupted, damaged, incomplete or otherwise invalid.
12. To the extent permitted by applicable law, The Promoter's liability under or in connection with the giveaway or these terms and conditions shall be limited to the cost price of the Prize in question.
13. To the extent permitted by applicable law, The Promoter shall not be liable under or in connection with these terms and conditions, the competition or any Prize for any indirect, special or consequential cost, expense, loss or damage suffered by a participant even if such cost, expense, loss or damage was reasonably foreseeable or might reasonably have been contemplated by the participant and the promoter and whether arising from breach of contract, tort, negligence, breach of statutory duty or otherwise.
14. Prizes are non-negotiable, non-transferable and non-refundable. No cash alternative is available. Where a Prize becomes unavailable for any reason, the promoter reserves the right to substitute that prize for a prize of equal or higher value.
15. The name, address, email address and phone number of the winner must be provided to The Promoter if requested and will be shared to enable fulfilment of the Prize.
16. In the event of unforeseen circumstances beyond The Promoter's reasonable control, the promoter reserves the right to cancel, terminate, modify or suspend the competition or these terms and conditions, either in whole or in part, with or without notice.
17. The Promoter's decision is final. No correspondence will be entered into.
18. The winner's name and social media username may be posted on the social media profiles of The Promoter after the winner has been selected.