

Members First Credit Union Investment Service Photo Shoot Contest Rules

Member First Credit Union "IS Photo Shoot Contest" Official Contest Rules

Members First Credit Union "Retirement Dreams" Contest, ("the Contest") starts on Friday, Monday, October 1st, 2018 at 1:00 p.m. Eastern Time (EST) and ends on Friday, October 19th, 2018 at 6:00 p.m. EST ("Contest Period"). Winner will be announced not later than October 31st, 2018.

RULES AND ELIGIBILITY: The Contest is being conducted by Members First Credit Union (the "Sponsor"). Participation in the Contest is limited to individuals who are legal residents of the fifty (50) United States, and who are members in good standing of Members First Credit Union. Employees of Members First Credit Union and members of their immediate family (spouse and parent, children and siblings and their respective spouses, regardless of where they reside) and persons living in the same household, whether or not related, of such employees, are not eligible to enter the Contest or win any Contest prize. Anyone else connected in any way with the Contest or helping to set up the Contest shall not be permitted to enter the Contest or win any Contest prize. The Contest is subject to all applicable federal, state, provincial and local laws and is void where prohibited by law.

The Sponsor reserves the right to cancel or amend the Contest and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the Sponsor's control. Any changes to the Contest will be notified to entrants as soon as possible by the Sponsor.

No cash alternative to the prizes will be offered. The prizes are not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.

HOW TO ENTER: During the Contest Period, valid Contest entries ("Entries") will be accepted when a contestant fills out form with contact information and a question about Members First Investment Services. One entry per member will be accepted. If more than one entry is submitted by a contestant, the first entry will be selected, and all subsequent entries will be considered null and void. No responsibility can be accepted for entries not received for whatever reason.

PRIZE WINNER SELECTION AND NOTIFICATION: At the end of the Contest time period, a prize winner will be selected at random in accordance with the Official Rules. The prize winner must meet the eligibility rules in order to receive the prize. Each selected winner will be notified by mail, phone, and/or e-mail. If a prize or prize notification is returned as undeliverable within seven (7) days after the winner announcement, Sponsor is unable to contact a selected winner or a selected winner has not complied with these Official Contest Rules, the prize will be forfeited and, at the Sponsor's sole discretion, an alternate Contestant will be selected as the prize winner. If a selected winner is considered a minor in his/her jurisdiction of residence, the prize may be awarded in the name of his/her parent or legal guardian who will be responsible for fulfilling all requirements imposed on winner set forth herein, or another Contestant may be selected for the prize, in the Sponsor's sole and absolute discretion.

PRIZES:

Once the Contest time period is over, a Contestant will be randomly selected from all entries as a prize winner and will be awarded a family photoshoot gift certificate in the value of \$250. There will be a total of one winners.

All prizes are awarded "as is" with no warranty or guarantee, either express or implied by the Sponsor. The Sponsor reserves the right, at its sole discretion, to substitute all or a portion of any prize with an item of comparable value. All prize details are at Sponsor's sole discretion. The odds of a Contestant winning the Grand Prize vary, and depend on the total number of valid Entries by all Contestants.

GENERAL CONDITIONS: By participating, each Contestant agrees to: (a) abide by these Official Contest Rules and the decisions of the Sponsor, which shall be final and binding in all respects relating to this Contest; (b) release, discharge and hold harmless the Sponsor and their respective affiliates, advertising and promotion agencies, board members, directors, members and employees of the foregoing from any and all injuries, liability, losses and damages of any injuries, claims, causes of actions, or losses of any kind resulting from your participation in the Contest, including but not limited to infringement of intellectual property rights resulting, in whole or in part, directly or indirectly, from Contestant's participation in the Contest or any Contest-related activity or the acceptance, possession, use or misuse of a prize; and (c) whether or not a Contestant wins a prize, the use of his or her name, voice, performance, photograph, caption, Entry (including each and every photograph and/or digital image submitted with such Entry, whether or not such photograph or digital image contains the Contestant's image or likeness), and/or likeness for programming, advertising, publicity and promotional purposes in any and all media, now or hereafter known, worldwide and on the Internet, by the Sponsor and its designees, without compensation (unless prohibited by law) or additional consents from Contestant or any third party and without prior notice, approval or inspection, and to execute specific consents to such use. By participating, the Contestant also agrees not to release any publicity or other materials on his or her own, or through someone else, regarding his or her participation in the Contest or the winning of any prize without the prior written consent of the Sponsor, which the Sponsor may withhold in its sole discretion. The Released Parties assume no responsibility or liability for any damages, injuries, claims, causes of actions, or losses of any kind arising in whole or in part from this Contest. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other Social Network. You are providing your information to Members First Credit Union and not to any other party. The information provided will be used in conjunction with the following Privacy Policy found at http://www.mfcu.net/Privacy__Disclosures_133.html.

MISCELLANEOUS: Released Parties are not responsible for lost, late, incomplete, damaged, inaccurate, stolen, delayed, misdirected, undelivered, or garbled Entries or retweets, or 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 Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest, the Website, the Application, the processing of Entries, the announcement of the award of any prize[s], or in any Contest-related materials. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. Released Parties are not responsible for injury or damage to any person's computer related to or resulting from participating in this Contest or downloading materials from or use of the Website. Persons who tamper with or abuse any aspect of the Contest, the Website or Application, who act in an unsportsmanlike or disruptive manner or who are in violation of these Official Contest Rules, as solely determined by the Sponsor, will be disqualified and all associated Entries will be void. Should any portion of the Contest, Website or Application be, in the Sponsor's sole opinion, compromised for any reason, including virus, worms, bugs, non-authorized human intervention or other causes which, in the sole opinion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of Entries, the Sponsor reserves the right, in its sole discretion, to suspend, modify or terminate the Contest (or portion thereof) and, if terminated, in its sole discretion, to select the potential winner[s] from among all non-suspect, eligible Entries received prior to the action taken.

CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE THE WEBSITE OR APPLICATION OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM

ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

MUST BE A MEMBER IN GOOD STANDING WITH MEMBERS FIRST CREDIT UNION AS OF OCTOBER 13, 2017 TO BE ELIGIBLE TO WIN.

ALL INCENTIVES (PRIZES) PROVIDED BY MEMBERS FIRST CREDIT UNION.

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