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♥ your community

# Northeast Credit Union

## "LYC Kindness Challenge"

### Official Rules

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These are the Official Rules for Northeast Credit Union's ("NECU") LYC Kindness Challenge Contest.

Share your kindness ideas at [www.TheLYC.com](http://www.TheLYC.com) for a chance to win \$100 to set them on motion!

NO PURCHASE, ACCOUNT OPENING OR LOAN IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, OPENING AN ACCOUNT OR OBTAINING A LOAN WITH NECU WILL NOT INCREASE YOUR ODDS OF WINNING. CONTEST IS VOID WHERE PROHIBITED BY LAW.

1. Terms and Conditions - By entering the Contest, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Contest.
2. Eligibility - The Contest is open only to legal residents of the United States, who, at the time of entering the Contest are eighteen (18) years of age or older. All entrants must be natural persons. No entries from business entities accepted. Employees of NECU, its affiliates, subsidiaries, advertising or promotional agencies, and their immediate family members and/or those living in same household are not eligible to enter the Contest. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren. THIS CONTEST IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK AND WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.
3. Contest Period - The Contest begins on March 1, 2019 at 12:00 am Eastern Standard Time (EST) and ends on May 31, 2019 at 11:59 pm Eastern Standard Time (EST) (the "Contest Period"). Only one entry per person is allowed.
4. What to Enter - No purchase necessary to enter or to win. Eligible participants must submit their kindness idea (how would you show kindness with \$100 extra dollars) during the contest Period to be eligible for the contest. Three Finalists will be selected on the first of the month (4/1/19, 5/1/19, 6/1/19) and will be notified

within five (5) business days. Voting will be open to the public for seven (7) days. The finalist with the most number of votes is the prize winner.

5. How to Enter - No purchase necessary to enter or to win. By entering this contest, you agree to all of the terms and conditions relating to this contest and you are responsible for understanding your rights.

Entries that are submitted by mail or email will not be accepted.

Only one prize per person/username will be allowed. Entries will be accepted on the Contest Page at [www.TheLYC.com/Contest](http://www.TheLYC.com/Contest) during the Contest Period: March 1, 2019 at 12:00 am Eastern Standard Time (EST) and ends on May 31, 2019 at 11:59 pm Eastern Standard Time (EST) (the "Contest Period").

6. Prizes - NECU will award (3) \$100 prizes during the Contest Period. Each winner will be awarded one (1) \$100 check made out to the entrant for the purposes of setting your kindness idea into motion. Federal, state and local tax liability and any other expenses are the sole responsibility of the winner. Void where restricted and prohibited. Prizes are non-transferable, non-assignable and non-exchangeable.
6. Claiming Prize - The selected winner(s) will have four (4) days to claim their prize from when notification is posted or an alternative winner may be selected. The prizes of a \$100 check made payable to the entrant and will either be mailed or will be available to be collected at the NECU local branch of the winner's choosing. The winner will be asked to coordinate implementing their kindness idea with NECU's Marketing Team for the purposes of capturing photos and/or videos and sharing on social media and the LYC website.
7. Taxes - Prize(s) are considered taxable income, and winner(s) will be solely responsible for all federal, state, and local taxes. Winner(s) may receive appropriate tax form reflecting the amount they receive as a prize.
8. Publicity - By entering the Contest and accepting a prize: (a) you grant to the Sponsors the irrevocable right to record, photograph or otherwise capture or document you, your likeness, your voice, or any statements you make regarding the Contest or the prize, by any available means; (b) you agree that any such captured material, together with your biographical information, such as name or place of residence, or your Entry Material (collectively, all such materials, the "Publicity Material") may be used by the Sponsors or their licensees, successors, or assigns (collectively, the "Publicity Parties") in any media, whether now known or later devised, worldwide and in perpetuity, for advertising or promotional purposes related to the Contest or any similar contest. Any such use of the Publicity Material may include the reproduction, modification, adaptation, translation or creation of derivative works from your Entry Material; (c) you acknowledge that the Publicity Parties shall not be required to compensate you, notify you, or request your permission in connection with their use of any Publicity Material, unless

otherwise prohibited by law; and (d) you waive any rights that you may have or that may otherwise exist in connection with any use of the Publicity Material by any of the Publicity Parties, including any moral rights in any such Publicity Material. For more information regarding NECU's Privacy Policy, please visit <https://necu.org/privacy>

9. Other Requirements - The winner may, at NECU's discretion, may be required to sign and return a declaration of eligibility, and/or an additional release of liability. If a selected winner cannot be reached, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner.
10. Release and Hold Harmless - By entering THIS CONTEST, you agree to release and hold harmless NECU, its parents, subsidiaries and affiliated entities, and each of their directors, officers, employees, attorneys, agents, and representatives from any damage, injury, expense, cost, death, loss, claim, action, demand, or other liability that may arise in connection with the Sweepstakes, or resulting from acceptance and/or use of any prize, travel to or from any prize-related activity, participation in this Sweepstakes, and from any misuse or malfunction of any prize awarded, including, without limitation, personal injury, death, and/or property damage.
11. Disqualification - NECU reserves the right to disqualify any person tampering with the entry process or is otherwise in violation of these Official Rules or any laws.
12. Applicable Law - Any dispute arising from this Contest will be determined according to the laws of the State of New Hampshire, without reference to its conflict of laws principles, and by entering the Contest, you fully consent to the personal jurisdiction of the State and Federal Courts located in Rockingham County, New Hampshire and agree that such courts shall have exclusive jurisdiction over all such disputes.
13. Winner Information - For the name of the prize winner, send a separate, stamped, self-addressed envelope with a written request for information on the winner of this contest to: Northeast Credit Union, Attn. Marketing; PO Box 1240; Portsmouth, NH 03802-1240.

For more information, call (888)436-1847 or write us at:

Northeast Credit Union  
PO Box 1240  
Portsmouth, NH 03802-1240