

Northeast Credit Union's "Planet Protector" Contest Official Rules

These are the Official Rules for Northeast Credit Union's ("NECU") Planet Protector Contest.

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. Purpose** - Northeast Credit Union believes at the heart of every community are good people doing great things for our Earth. Northeast Credit Union wants to celebrate hardworking, dedicated and environmentally focused individuals who make it their mission to make the Earth a better place.

Northeast Credit Union is seeking nominations of people, who go above and beyond. We encourage you to submit nominations for a person you know is dedicated to showing their love of our Earth and protecting it for a better tomorrow.

- 2. Nomination Period** - Entries will be accepted online at thelyc.com/earth between March 2, 2020 (4:00 PMEST) and April, 10 2020 (11:59pm EST) .
- 3. Nomination/Entry Guidelines** - Anyone nominating an individual for the Planet Protector Contest, must be 18 years or older or have permission from a legal guardian. No purchase is necessary. Contest rules and nomination forms can be found at thelyc.com/earth Nominations must be submitted online between March 2, 2020 and April 10, 2020. Submissions must be original; may not be obscene or indecent; cannot be sexually explicit or suggestive, profane or pornographic, violent or otherwise promote bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation, age or any other basis protected by federal, state, territory, provincial or local law, ordinance, or regulation; cannot promote alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing), any activities that may appear unsafe or dangerous, or any political agenda or message; cannot be offensive, endorse any form of hate or hate group; cannot defame, misrepresent or contain disparaging remarks about Sponsor, its players or its products or services, or other people, products, companies or third parties; cannot communicate messages or images inconsistent with the positive images and/or goodwill to which sponsor wishes to associate; may not invade privacy or other rights of any person, firm or entity; may not in any other way violate any applicable federal, state or local laws or regulations. Submissions not in compliance with the Submission Guidelines may be disqualified.
- 4. 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.

- 5. What to Enter/Nominate a Family** - Participants must submit their nomination within the dates specified in item two (2) above to be eligible for the contest. Nominations must include: nominee's name and a brief statement explaining how this person demonstrates a passion for making our Earth a better place. Examples of their commitment to the Earth can be attached in the form of logged volunteer hours, press releases, news articles, ect.

One (1) Finalists will be selected on or before April 22, 2020 and will be notified within five (10) business days. The same nominee cannot be entered more than once by the same person.

For any photos shared in which a person is recognizable, you are agreeing that you have consent from the subject to share; or in the case of a minor; you are agreeing that you are the subject's parent or guardian or have permission from his/her parent/guardian.

Photos/videos that violate or infringe upon another person's rights, including but not limited to copyright, are not eligible.

In addition, photos/videos may not contain the trademarks of any third party, nor may they contain lewd, inappropriate, threatening or obscene, defamatory or libelous images or content.

- 6. Judging Criteria** - Entries will be judged by a panel of judges selected by the sponsor.

Nominations/entries will be ranked by judges based on the following criteria:

1. Examples provided that demonstrate the acts of genuine commitment to the Earth.
2. Sharing how the Nominee makes meaningful strides towards improving the Earth whether on a small or large scale;
3. Detailed examples of how the Nominee's actions and attitude makes their community better, and what kind of impact they are making.
4. Explanation as to why the Nominee is considered a dedicated and sustainably focused community champion for the Earth to be presented the GRAND PRIZE.

Nominations that are detailed and descriptive are more likely to score higher and have a greater chance of winning. Attachments of recognition, praise, logged hours also increase likelihood of winning.

- 7. Prizes** – NECU will award one (1) grand prize throughout this contest. The winner will be awarded one (1) \$300 Visa® Gift Card.
- 8. Claiming Prize** - The selected winner(s) will have Ten (10) business days to claim their prize from when notification is posted or an alternative winner may be selected. The grand prize of a \$300 Visa® Gift Card will be available to be collected at the NECU local branch of the winner's choosing.
- 9. 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.

- 10. Publicity** - Winner agrees to sign a public publicity release for NECU to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where prohibited by law. By participating in this Contest, all entrants' consent to NECU's use of the personal information provided so that NECU may administer the Contest and award the prize. For more information regarding NECU's Privacy Policy, please visit <https://necu.org/privacy>
- 11. Other Requirements** - The winner may, at NECU's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. 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.
- 12. 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, or resulting from acceptance and/or use of any prize, travel to or from any prize-related contest activity, participation in this contest, and from any misuse or malfunction of any prize awarded, including, without limitation, personal injury, death, and/or property damage.
- 13. 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.
- 14. 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.
- 15. 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