


# Northeast Credit Union's "Why I (Love) My Northeast Life" Contest Official Rules

These are the Official Rules for Northeast Credit Union's ("NECU") "Why I  (Love) My Northeast Life" 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.

- Purpose** – Northeast Credit Union knows the Northeast is an incredibly special and unique place to build a life. Whether you were born here or have relocated to the Northeast, we want to hear why you love our beautiful corner of the world.  
If you are a Northeast community member, we need your help. Northeast Credit Union wants to know why you love your Northeast life. Tell us for a chance to win.
- Nomination Period** - Entries will be accepted online at [TheLYC.com/NortheastLove](https://TheLYC.com/NortheastLove) (public) or [TheLYC.com/NECUlove](https://TheLYC.com/NECUlove) (employees) on October 13, 2020 at 12:00 am Eastern Standard Time (EST) through November 12, 2020 at 11:59 am Eastern Standard Time (EST).
- Sponsor** – **The Sponsor of this contest is Northeast Credit Union, 100 Borthwick Avenue, Portsmouth, New Hampshire 03801 (the "Sponsor").**
- 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.**
- Nomination/Entry Guidelines** - Anyone entering the Contest, must be 18 years or older and have permission from a legal guardian. No purchase is necessary. Contest rules and nomination forms can be found at [TheLYC.com/NortheastLove](https://TheLYC.com/NortheastLove) or [TheLYC.com/NECUlove](https://TheLYC.com/NECUlove). Nominations must be submitted online between October 13, 2020 and November 12, 2020. Submissions must be original; may not be obscene or indecent; cannot be sexually explicit or suggestive, profane or pornographic, or 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.

**6. 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; winner need not be present to win; member in good standing, non-transferable. All entrants must be natural persons. No entries from business entities accepted. Employees of NECU under Assistant Vice President (AVP) level are eligible, but 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. Winner is only eligible to receive one prize from Sponsor per calendar year January 1, 2020 – December 31, 2020. THIS CONTEST IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK AND WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.

**7. How to Enter** - Participants must submit their entries within the dates specified in item two (2) above to be eligible for the contest. Entries must include: Name, Email and at least 3 answers to the questions listed on the submission form found on either at [thelyc.com/northeastlove](http://thelyc.com/northeastlove) or [thelyc.com/NECUlove](http://thelyc.com/NECUlove). Five (5) Finalists will be selected, one (1) Northeast Credit Union Employee and four (4) community members, on November 20, 2020 and will be notified within five (5) business days. The same nominee cannot be entered more than once. All entries should accurately reflect the subject matter – the Northeast Region (New Hampshire and Maine), what makes it unique and why they love living, working and/or playing here.

**Photos/Videos accompanying written submissions**

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.

All photos must be original work, taken by the entrants. No third party may own or control any materials the photo contains, and the photo must not infringe upon the trademark, copyright, moral rights, intellectual rights, or rights of privacy of any entity or person.

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.

**8. Judging Criteria –**

Entries will be judged by a panel of Judges selected by the Sponsor. Entries will be ranked scored based on the following criteria:

1. 1-5 (5 being best) Best demonstrate how and why they personally love their Northeast (New Hampshire and Maine) life (living, working and enjoying the region)
2. 1-5 (5 being best) Most creative answers and photos or videos which depict the people and places that make the region most special and complete the story.

Nominations that are detailed and descriptive are more likely to score higher and have a greater chance of winning.

**9. Prizes** – Northeast Credit Union will award five (5) prizes throughout this contest. Each winner will be awarded (1) one \$500 Visa Gift Card.

**10. Claiming Prize** - The selected winner(s) will have 4 business days to claim their prize from when notification is posted, or an alternative winner may be selected. The prize of a \$500

Visa Gift Card will be available to be collected at a Northeast CU branch location of the winner's choosing.

11. **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.
12. **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>
13. **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.
14. **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.
15. **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.
16. **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.
17. **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