



180 Second St SW • Barberton, OH 44203 • 330-745-8897 Phone • 330-745-8055 Fax
www.newhorizonfcu.com

New Horizon Federal Credit Union Promotional Contest Disclosure

PLEASE NOTE THAT RULES MAY VARY FOR SPECIFIC CONTESTS.

Any individual who enters, attempts to enter or in any way participates or attempts to participate in any contest, sweepstakes or giveaways ("Contest") conducted by New Horizon Federal Credit Union (hereinafter referred to as the "Sponsor") (each such individual in hereinafter referred to as an "Entrant") agrees to be bound by the terms and conditions provided in these Official General Contest Rules ("General Rules"), as well as by Sponsor's interpretations of these General Rules which are final and binding in all matters relating to any Contest. Some Contests will have specific rules developed for them ("Specific Contest Rules"). In the event there is a discrepancy or inconsistency between these General Rules and the Specific Contest Rules, the Specific Contest Rules shall control.

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, OR TRANSACTION OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

APPLICABLE LAW (VOID WHERE PROHIBITED):

All Contests are subject to and governed by applicable federal, state and local laws and regulations. Participation in this Contest is void where prohibited or otherwise restricted by law. Copies of these General Rules (as well as any Specific Contest Rules) may be obtained by visiting the office of New Horizon Federal Credit Union during normal business hours. These General Rules may also be found at : <https://www.newhorizonfcu.com/svcs-forms.html>

1. **PROMOTION DESCRIPTION:** The sponsor of this Contest is New Horizon Federal Credit Union ("Sponsor"). By participating in the Contest, each Entrant unconditionally accepts and agrees to comply with and abide by these Official General Contest Rules and the decisions of Sponsor, which shall be final and binding in all respects. Sponsor is responsible for the collection, submission or processing of Entries and the overall administration of the Contest. Entrants should look solely to Sponsor with any questions, comments or problems related to the Contest. Sponsor may be reached by email at memberservice@newhorizonfcu.com during the Promotion Period.

2. **ELIGIBILITY:** Open to legal residents of the New Horizon Federal Credit Union service area who are 18 years or older (the "Entrant"). Sponsor, and each of their respective officers, directors and employees (the "Promotion Entities"), are ineligible to enter the giveaway or win a prize. This giveaway is subject to all applicable federal, state and local laws and regulations and is void where prohibited or restricted by law.
Eligibility Frequency Limits: The Sponsor may set limitations on how frequently an individual can be eligible to win more than one prize within a specified time period. For contests, an individual may win only once (1) per year (365) days.

3. **PRIZES:** Only one prize per person will be awarded. Gift cards and gift certificates are subject to the terms and conditions of the issuer. Prizes cannot be transferred, redeemed for cash or substituted by winner. Sponsor reserves the right in its sole and absolute discretion to award a substitute prize of equal or greater value if a prize described in these Official Rules is unavailable or cannot be awarded, in whole or in part, for any reason. The ARV of the prize represents Sponsor's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded in cash. Sponsor makes no representation or warranty concerning the appearance, safety or performance

of any prize awarded. Restrictions, conditions, and limitations may apply. Sponsor will not replace any lost or stolen prize items.

New Horizon Contests are open to legal residents of the New Horizon Federal Credit Union service area and Prizes will only be awarded when the winner picks up their prize in person. All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winner. Failure to comply with the Official Rules will result in forfeiture of the prize.

4. HOW TO ENTER: Some contests are required to enter in person and some contests will allow a person to apply electronically. Entering a Contest during the Promotion Period will be instructed per the specific contest. The entrant can apply by visiting a specific location or locations and fill out an entry form. Some Contests will allow a person to enter electronically. Entering a Contest during the Promotion Period online will be instructed per the specific contest. Sometime the said entry form might be found on the sponsor's website or on the sponsor's facebook page.

Automated or robotic Entries submitted by individuals or organizations will be disqualified. Internet entry must be made by the Entrant. Any attempt by Entrant to obtain more than the stated number of Entries by using multiple/different email addresses, identities, registrations, logins or any other methods, including, but not limited to, commercial contest subscription notification and/or entering services, will void Entrant's Entries and that Entrant may be disqualified. Final eligibility for the award of any prize is subject to eligibility verification as set forth below. All Entries must be posted by the end of the Promotion Period in order to participate. Sponsor's database clock will be the official timekeeper for this Contest.

5. WINNER SELECTION: The Winner(s) of the Contest will be selected in a random drawing from among all eligible Entries received throughout the Promotion Period. The random drawing will be conducted about the disclosed winner announcement timeframe after the Promotion Period by Sponsor or its designated representatives, whose decisions are final. Odds of winning will vary depending on the number of eligible Entries received.

6. WINNER NOTIFICATION: Winner will be notified either in person, by phone, or by email at the email address provided in the Entry Information approximately with in the disclosed winner announcement timeframe after the random drawing. Potential Winner must accept a prize as directed by Sponsor within winner acceptance timeframe of notification. Sponsor is not responsible for any delay or failure to receive notification for any reason, including inactive communication (s), technical difficulties associated therewith, or Winner's failure to adequately monitor any communications or communication account.

Any winner notification not responded to or returned as undeliverable may result in prize forfeiture. The potential prize winner may be required to sign and return an affidavit of eligibility and release of liability, and a Publicity Release (collectively \"the Prize Claim Documents\"). No substitution or transfer of a prize is permitted except by Sponsor.

7. PRIVACY: Any personal information supplied by you will be subject to the privacy policy of the Sponsor posted at <https://www.newhorizonfcu.com/pdf/privacy.pdf>. By entering the Contest, you grant Sponsor permission to share your email address and any other personally identifiable information with the other Contest Entities for the purpose of administration and prize fulfillment, including use in a publicly available Winners list.

8. LIMITATION OF LIABILITY: Sponsor assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this giveaway; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, camera, computers or providers utilized in any aspect of the operation of the giveaway; (d) inaccessibility or unavailability of any network or wireless service, the Internet or website or any combination thereof; (e) suspended or discontinued Internet, wireless or landline phone service; or (f) any injury or damage to participant's or to any other person's computer or

mobile device which may be related to or resulting from any attempt to participate in the giveaway or download of any materials in the giveaway.

If, for any reason, the giveaway is not capable of running as planned for reasons which may include without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this giveaway, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the giveaway in whole or in part. In such event, Sponsor shall immediately suspend all drawings and prize awards, and Sponsor reserves the right to award any remaining prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor. Sponsor and Released Parties shall not have any further liability to any participant in connection with the giveaway.

9. SOCIAL NETWORK DISCLAIMER: A Facebook account may be required to enter. If you don't already have a Facebook account, visit www.facebook.com to create one. It is free to create an account. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook. You understand that you are providing your information to the Sponsor and not to Facebook. By participating via the Facebook platform, participants are also subject to Facebook's data policy and terms of use, which can be found at <https://www.facebook.com/about/privacy> and <https://www.facebook.com/legal/terms/update>.

10. WINNER LIST/OFFICIAL RULES: To obtain a copy of the Winner List or a copy of these Official Rules, send your request along with a stamped, self-addressed envelope to : New Horizon Federal Credit Union 180 Second St SW, Barberton, OH 44203, CC: **New Horizon FCU Contest**. Requests for the names of the winners must be received no later than 30 days after the Promotion Period has ended

11. SPONSOR: New Horizon Federal Credit Union 180 Second St SW • Barberton, OH 44203 • 330-745-8897
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