

New Horizons Credit Union – How Do You Celebrate the Holidays Official Contest Rules

1. Eligibility: NO PURCHASE NECESSARY. No purchase or obligation necessary to participate and win. All participants must be 19 years of age or older (Alabama resident) or 18 years of age or older (Florida resident) at time of contest participation. Employees of New Horizons Credit Union, their immediate families (spouses, parents, children and siblings, and each of their respective spouses), and members of the household of such individuals are not eligible to register for the contest.

2. How to Enter Contest: To enter the contest, participant must submit an email to marketing@newhcu.org with one attached picture and a 250 words or less paragraph about how the participant celebrates the holidays. Entries must be received between Wednesday, December 1, 2021, to Wednesday, December 15, 2021. Three (3) winners to be selected and announced by Monday, December 27, 2021. Participants must sign a Photo Release Form and/or Minor Photo Release Form if minors are present in the photograph submitted.

New Horizons Credit Union will not be responsible for incomplete, lost, late, misdirected or illegible entries, or for failure to receive entries. All entries become property of New Horizons Credit Union, and none will be returned. Any questions regarding the number of entries submitted shall be determined by New Horizons Credit Union in its sole discretion, and New Horizons Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. Contest Entry Requirements: In the event the Credit Union, in its sole discretion, determines that any entry contains content that does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Credit Union reserves the right to disqualify the entry.

4. Determining the Winner: A Credit Union contest committee will select the three (3) winners from all entries received. Three (3) winners will be announced via New Horizons Credit Union Facebook by Monday, December 27, 2021, at 10 a.m. CT. The three (3) winners do not have to be present to win. Three (3) winners will be contacted via phone or email. The three (3) winners will be responsible for picking up the prize at a designated New Horizons CU office.

5. Prizes: Grand Prize for 1st place prize is one (1) \$100 Visa Gift Card; 2nd place prize is one (1) \$50 Visa Gift Card; 3rd place prize is one (1) \$25 Visa Gift Card. Prizes are non-transferable. Federal, state, and local taxes are the sole responsibility of the winner. Odds of winning the Grand Prize depends on the number of entries – example: 100 entries mean odds of 1 in 100 of winning.

A Credit Union employee will attempt contact with the prize winners and the prize winners up to five times. Failure of the winners to claim prize may result in disqualification of winner, forfeiture of his or her interest in all prizes. Winners will be required to either pick up prize at a New Horizons Credit Union branch in person, providing proof of eligibility for prize won and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any Winner to timely visit the Credit Union in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation: By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Participants agree to be contacted by the Credit Union. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NEW HORIZONS CREDIT UNION PHOTO RELEASE

_____ grants to New Horizons Credit Union (the "Credit Union"), with respect to information concerning me, including my name, the fact that I am a member and or employee of the Credit Union, any photographic depiction of me, my likeness or any photograph, and any information provided the absolute and irrevocable right and permission:

To use, re-use, reproduce, broadcast, publish, edit or prepare derivative works, in whole or in part, individually or in conjunction with other information or photographs, on any of Credit Unions' web sites, social media, YouTube or in any other public or private medium and for any purpose whatsoever, including (but not limited to) education, promotion, advertising, videos and other marketing (the "Permitted Uses");

To use my name, likeness, images, or any statements in connection therewith if Credit Union so chooses.

I hereby waive any right that I may have to inspect or approve the finished product or products, advertising copy or other matter that may be used in connection therewith or the use to which it may be applied.

I hereby release and discharge Credit Union, its agents, employees, officers, successors or assigns from any and all claims and demands I may now or hereafter have arising out of or in connection with the Permitted Uses of the Profile, including, without limitation, any and all claims for the right of privacy, publicity, libel or slander and any and all claims and/or demands for royalties associated therewith.

This Consent and Release shall also inure to the benefit of the legal representatives, licensees and assigns of Credit Union as well as the persons who recorded or otherwise assisted in the publication of the Permitted Uses of the Profile. I am over the age of eighteen. I have read the foregoing and fully understand the contents hereof.

Printed Name: _____ Signature: _____ Date: _____



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NEW HORIZONS CREDIT UNION MINOR PHOTO RELEASE

I _____ (parent or guardian) hereby grant to New Horizons Credit Union (the "Credit Union"), with respect to information concerning my child _____ including his or her name, any photographic depiction, likeness or any photograph, and any information provided the absolute and irrevocable right and permission:

To use, re-use, reproduce, broadcast, publish, edit or prepare derivative works, in whole or in part, individually or in conjunction with other information or photographs, on any of Credit Unions' web sites, social media, YouTube or in any other public or private medium and for any purpose whatsoever, including (but not limited to) education, promotion, advertising, videos and other marketing (the "Permitted Uses");

To use my child's name, likeness, images, or any statements in connection therewith if Credit Union so chooses.

I hereby waive any right that I may have to inspect or approve the finished product or products, advertising copy or other matter that may be used in connection therewith or the use to which it may be applied.

I hereby release and discharge Credit Union, its agents, employees, officers, successors or assigns from any and all claims and demands I may now or hereafter have arising out of or in connection with the Permitted Uses of the Profile, including, without limitation, any and all claims for the right of privacy, publicity, libel or slander and any and all claims and/or demands for royalties associated therewith.

This Consent and Release shall also inure to the benefit of the legal representatives, licensees and assigns of Credit Union as well as the persons who recorded or otherwise assisted in the publication of the Permitted Uses of the Profile. I am over the age of eighteen. I have read the foregoing and fully understand the contents hereof.

Printed Name: _____ Signature: _____ Date: _____