



**The CAP COM Federal Credit Union Fresh Look Savings Challenge Sweepstakes
OFFICIAL RULES**

**NO PURCHASE, PAYMENT, TRANSACTION, CAP COM FCU MEMBERSHIP
OR OPENING ANY TYPE OF ACCOUNT NECESSARY TO ENTER OR WIN.**

**SWEEPSTAKES OPEN ONLY TO LEGAL RESIDENTS OF THE STATES OF CT, MA, NY, AND VT, 18
YEARS OF AGE OR OLDER AS OF JANUARY 1, 2022.**

ELIGIBILITY: Sweepstakes is open only to legal residents of the States of Connecticut, Massachusetts, New York and Vermont, 18 years of age or older as of January 1, 2022. Employees and volunteers of CAP COM Federal Credit Union (“Sponsor” or “CAP COM FCU”), its subsidiaries, advertising/promotion agencies, and their immediate families (spouse, parents, IRS dependents, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are not eligible to participate. Sponsor reserves the right to verify eligibility qualifications of each prize winner. Sweepstakes is subject to all applicable, federal, state, local laws and regulations. Void where prohibited by law.

DESCRIPTION & SWEEPSTAKES TIMING: The Capital Communications Federal Credit Union Fresh Look Savings Challenge Sweepstakes (“Sweepstakes”) begins at 12:00 AM Eastern Time (“ET”) on January 1, 2022 and ends at 11:59:59 PM ET on March 31, 2022 (the “Sweepstakes Period”). After the Sweepstakes Period has ended, there will be a random drawing to select one Grand Prize winner and two First Prize winners. The computer of CAP COM FCU will be the official timekeeping device for this Sweepstakes.

HOW TO ENTER: THERE IS ONLY ONE WAY TO ENTER THIS SWEEPSTAKES: During the Sweepstakes Period, entrants will be invited to visit online at: www.capcomfcu.org/2022save to complete their full name and e-mail address in order to receive one (1) Sweepstakes entry. Limit of one (1) entry per email address for the Sweepstakes Period. There will also be questions that are optional for the entrant to answer about what they save for and their goal which will not have any bearing on how the winners are selected. The subject matter in the answer must comply with the following content guidelines to be eligible:

- Content of answer may not defame, misrepresent or contain disparaging remarks about Sponsor, or other people (living or deceased), products or companies; or otherwise infringe upon any person's personal or proprietary rights.
- The content in the answer must not contain material that is inappropriate, indecent, obscene, tortious, defamatory, libelous or that promotes bigotry, racism, hatred, or harm against any group or individual.

No type of account, payment, purchase, transaction, or CAP COM FCU membership necessary to enter or win a prize. Proof of transmission (such as a “confirming” message received after entrant submits his/her contact information) does not constitute proof of receipt/delivery to serve as a Sweepstakes entry. Please be advised that you are only entering **The CAP COM Federal Credit Union Fresh Look Savings Challenge Sweepstakes** and will NOT receive an entry into any other Sweepstakes at this time. Having an account or being a member of CAP COM FCU or making a payment, purchase or transaction will not improve the chances of winning a prize. By participating in the Sweepstakes, all entrants agree to be bound by these Official Rules, which are final and binding on all matters pertaining to this Sweepstakes.

Any individual who attempts to/or is suspected of submitting more than one (1) entry with the same email address for the Sweepstakes Period will be disqualified from participation in the Sweepstakes.



At the time of entry, entrants will have the opportunity to opt-in to receive further communications from the Sponsor. Entrants are not required to opt-in to participate in this Sweepstakes and opting in will not increase your chances of winning. If an entrant chooses to opt-in, the entrant thereby grants the Sponsor permission to send him/her future communications regarding services, incentives, offers, promotions, or other messaging related to the Sponsor's services and products. Any information collected from the Sweepstakes shall be used only in a manner consistent with the consent given by the entrant at the time of entry, with these Official Rules, and with the Sponsor's Privacy Policy found at: <https://assets.capcomfcu.org/pdfs/Disclosures/privacy-policy.pdf>.

RANDOM DRAWING DETAILS: A random drawing will be conducted on or about April 6, 2022, by an independent judging organization from among all eligible entries received in the Sweepstakes Period to award one Grand Prize and two First Prizes, as indicated below. Odds of winning a prize will depend on the total number of eligible entries received during the Sweepstakes Period. Decisions of the judges/Sponsor will be final and binding on all matters relating to this Sweepstakes. Potential winners are subject to verification of eligibility and compliance with these Official Rules. Limit of one (1) prize per household.

PRIZES: One (1) Grand Prize and two First Prizes are available to be won. The verified Grand Prize winner will receive \$2,022, awarded in the form of a check or deposited in their checking account (if they are a member of CAP COM FCU). Value of prize: \$2,022. Prize is not transferable. Each verified First Prize winner will receive \$100 awarded in the form of a check or deposited in their checking account (if they are a member of CAP COM FCU). Value of each prize: \$100. Prize is not transferable. The winner shall bear all risk of loss or damage to their prize after being delivered. Sponsor is not responsible for any prize that may be unclaimed, lost, mutilated, cashed without permission or stolen; nor will prizes be replaced. In no event will more than the stated number of prizes be awarded. All details of prizes not specified herein shall be determined solely by Sponsor. Total Value of all prizes to be awarded: \$2,222.

WINNER NOTIFICATION AND VERIFICATION: The potential Grand Prize winner will be required to complete, notarize and return an Affidavit of Eligibility/Liability/Publicity and Release and the potential First Prize winners will be required to complete and return an Acceptance Form and Publicity/Liability Release (either form is a "Prize Form") before being awarded a prize which must be returned within the required amount of time noted at time of prize notification. Since Grand Prize has a value of more than \$600, winner will be required to provide their social security number and may be required to pay income taxes.

Prize award is subject to verification of potential prize winner's identity and eligibility to Sponsor's satisfaction. In the event that any potential winner cannot be contacted, fails to return the Prize Form within the required timeframe, refuses the prize, or is disqualified for any reason, Sponsor will select an alternate potential winner in a random drawing from among all remaining eligible entries, up to three (3) alternates. If each of the alternate potential winners are disqualified, the applicable prize will not be awarded. No compensation will be given upon prize forfeiture.

GENERAL CONDITIONS: All materials submitted become the sole property of CAP COM FCU and will not be returned. The Prize Form is subject to verification by CAP COM FCU. The awarding of the prize is contingent on individual's full compliance with these Official Rules, as determined by CAP COM FCU in its sole discretion. Sponsor reserves the right to award fewer than the stated number of prizes if, in its' sole discretion, it determines that it does not have enough qualified entries for the Sweepstakes Period. Acceptance of prize constitutes permission of the winner to allow CAP COM FCU and its agencies to use winner's name, comments, city, state, voice and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media



now known or hereafter discovered, worldwide and on the World Wide Web, without notice, review or approval, unless prohibited by law. If winner is a member of CAP COM FCU, they must have an account in good standing in accordance with the terms described in the CAP COM FCU Account Disclosures and Agreements in order to receive the prize. In the event there is a discrepancy or inconsistency between disclosures, or other statements contained in any Sweepstakes materials or advertising materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern, and control.

Multiple entrants are not permitted to share the same email address. In the event of a dispute over the identity of the potential winner, the entry will be declared made by the authorized account holder of the email address submitted at the time of entry, and potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of such email address. The authorized account holder is deemed as the natural person assigned to an email address by an Internet access provider, service provider, or other organization responsible for assigning email addresses or the domain associated with the submitted email address. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email address after the Sweepstakes Period has ended. All entries become the property of Sponsor and will not be returned to entrant. By participating in the Sweepstakes, all Entrants agree to indemnify, release and hold harmless employees and volunteers of Sponsor, and all of their employees, directors, officers, agents, successors and assigns, (collectively "Releasees"), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of a prize. CAP COM FCU and its agents, as defined above as part of Releasees, shall not be responsible for printing, typographical or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of winners; or winner's paperwork to be processed that is lost, misdirected, delayed, undecipherable, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly for any reason, including any equipment, systems, networks, lines, satellites, servers, computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. Winners will be required, as a condition of being awarded a prize, to grant the Sponsor the right to use their name, city, State, entry, image, likeness, voice, comments, prize information and biographical information, (collectively, the "Attributes") as well as exclusive, worldwide, perpetual, irrevocable, royalty-free, and any other rights entrant has in the winning entry, for advertising, publicity and promotion purposes in any media now known or hereafter devised without additional compensation, except where prohibited by law. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sponsor and all other Released Parties (as defined above) have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, with respect to any part of the Prize, including, without limitation, as to such Prize's quality or fitness for a particular purpose.

CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, CAP COM FCU RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. CAP COM FCU's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision. Each entry must be manually key stroked and manually entered by the individual entrant. Any automated and/or electronic submission of entry (including but not limited to entries made using any script, macro, bot, or Sweepstakes service) will be disqualified and transmissions from these or related email or IP addresses may be blocked. If, in CAP COM FCU's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, CAP COM FCU reserves the



right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes among all valid entries received as of the termination date. The Sponsor will not be responsible for acts of God, dangerous weather conditions, acts of terrorism, health crisis such as a pandemic or epidemic, civil disturbances, work stoppage or any other matters beyond the Sponsor's reasonable control (each a "**Force Majeure**" event) that may cause the cancellation or postponement of the Sweepstakes. In the event this Sweepstakes is cancelled prior to the stated end date, a notice will be posted at: www.capcomfcu.org/2022save.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by CAP COM FCU for the purpose of administering the Sweepstakes only. CAP COM FCU shall not sell, share, or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by CAP COM FCU to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review CAP COM FCU's privacy policy please go to: <https://assets.capcomfcu.org/pdfs/Disclosures/privacy-policy.pdf>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Releasee, claims and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For a copy of the Official Rules visit: www.capcomfcu.org/2022save.

WHO WON: For a list of the winners, send a self-addressed, stamped envelope, by 4/30/22 to: CAP COM FCU Fresh Look Savings Challenge Sweepstakes, 4 Winners Circle, Albany, NY 12205, Attn: Marketing.

SPONSOR: Capital Communications Federal Credit Union, 4 Winners Circle, Albany, NY 12205.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from CAP COM Federal Credit Union, please write to Sponsor address listed above.