

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

**NO PURCHASE, PAYMENT, TRANSACTION, CAP COM FCU MEMBERSHIP
OR OPENING A YOUTH SAVINGS ACCOUNT NECESSARY TO ENTER OR WIN.
SWEEPSTAKES OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES
AND D.C. WHO ARE PRIMARY ACCOUNT HOLDER'S ADULT JOINT OWNERS OF
CHILDREN YOUNGER THAN EIGHTEEN (18) YEARS OF AGE AT THE TIME PRIZE IS
AWARDED.**

ELIGIBILITY: Sweepstakes is open only to legal residents of the 50 United States and District of Columbia who are primary account holder's adult joint owners of children younger than eighteen (18) years of age at the time a prize is awarded. If a youth account has multiple joint owners, then the prize is awarded to the first joint owner listed on the account. 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 "Youth Savings Challenge" Sweepstakes ("Sweepstakes") starts at 12:00 a.m. Eastern Time (ET) on January 2, 2022, and the final Bimonthly entry period ends at 11:59:59 p.m. ET on July 2, 2022 ("Promotion Period") with each Bimonthly Entry Period being (a "Sweepstakes Entry Period"), a separate Sweepstakes. There will also be a random drawing conducted in July 2022 from all eligible entries received from January 2, 2022, to July 2, 2022. See Random Drawing Schedule below for three (3) Sweepstakes Entry Periods and one (1) Grand Prize Drawing Period.

Page Break

RANDOM DRAWING SCHEDULE

Random Drawing	Sweepstakes Entry Period (Each Entry Period will begin at 12:00AM ET on the dates specified below)	Automatic Entry Received by	Mail-In Entry Received by	Drawing Date (on or about)	Prizes:
Grand Prize #1	1/2/22 – 7/2/22	11:59:59 p.m. ET 7/2/22	7/9/2022	7/20/2022	(1) \$500 Gift Card
					(1) \$100 Visa® Gift Card (1) \$50 Visa® Gift Card (1) \$25 Visa® Gift Card
Bimonthly #1	1/2/22 - 2/26/22	11:59:59 p.m. ET 2/26/22	3/5/2022	3/16/2022	(1) \$100 Visa® Gift Card
Bimonthly #2	2/27/22 - 4/30/22	11:59:59 p.m. ET 4/30/22	5/7/2022	5/18/2022	(1) \$100 Visa® Gift Card

					(1) \$50 Visa® Gift Card (1) \$25 Visa® Gift Card
Bimonthly #3	5/1/22 - 7/2/22	11:59:59 p.m. ET 7/2/22	7/9/2022	7/20/2022	(1) \$100 Visa® Gift Card (1) \$50 Visa® Gift Card (1) \$25 Visa® Gift Card

HOW TO ENTER: There will be two (2) methods of entry in the Sweepstakes:

1. **Automatic Entry Method:** Each time a single deposit of \$10 or more is made into a CAP COM Youth Savings Account during the Promotion Period, either in person at a CAP COM FCU branch location or online via electronic banking, one qualified entry is made into a Bimonthly drawing. Please see Random Drawing Schedule above to see which Bimonthly Prize Drawing your Sweepstakes entry will be eligible for. One (1) qualified Sweepstakes entry permitted per week. In addition, a one-time qualified entry is created by opening a Youth Savings Account during the Promotion Period, either at a CAP COM FCU location or by visiting: <https://www.capcomfcu.org/youthsave>. Deposits resulting from a CAP COM-sponsored Youth Program, such as Great Grades or Reading Program, are not counted as qualified entries. Sweepstakes entries received for a specific Bimonthly Drawing will not be eligible for any subsequent Bimonthly Drawings. Sweepstakes entries will only be in the name of the primary account holder's adult joint owners. If a youth account has multiple joint owners, then the prize is awarded to the first joint owner listed on the account. Your Youth Savings Account must be open at the end of the Grand Prize and Bimonthly Sweepstakes Entry Periods to be eligible for that specific drawing.

2. **Alternate Mail-In Method:** To enter without opening a new CAP COM Youth Savings Account or without making a deposit of \$10 or more into a CAP COM Youth Savings Account, please print your complete name, street address (no P.O. Boxes), city, state, ZIP code, daytime telephone number, and email address (optional) on a 3"x5" paper and place in a #10 size envelope that must have your full name and mailing address that is legibly hand written in upper left hand corner on the outside of the envelope with only an affixed postage stamp that can be used to pay for postage fee (using a metered postage machine will not be accepted as a form of payment for postage and entry would be disqualified) and mail to: CAP COM FCU "Youth Savings Challenge Sweepstakes," 4 Winners Circle, Albany, NY 12205, Attn: Marketing. All mail-in entries must be postmarked by the last day of the Bimonthly Sweepstakes Entry Period and received no later than seven (7) days later to be eligible for that specific Prize Drawing, as listed in the Random Drawing Schedule. Limit one (1) Mail-in entry per week per person. Sponsor is not responsible for entries received that are incoherent, incomplete, incorrect, misdirected, damaged, lost, late or postage due, all of which will be disqualified. Proof of mailing is not considered as an eligible entry in this Sweepstakes.

No type of account, payment, purchase, deposit, transaction, or CAP COM FCU membership necessary to enter or win. Proof of transmission (such as a “confirming” message received after Entrant submits contact information to open a Youth Savings Account) 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 “Youth Savings Challenge” Sweepstakes** and will NOT receive an entry into any other Sweepstakes at this time. No type of account, payment, purchase, transaction, or CAP COM FCU membership will be required for entry nor will they improve the chances of winning the 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 per week for any Sweepstakes Entry Period will be disqualified from participation in that particular random drawing.

Any information collected from the customer shall be used only in a manner consistent with the consent given at the time of sign up in accordance to the Sponsor’s Privacy Policy found at: <https://assets.capcomfcu.org/pdfs/Disclosures/privacy-policy.pdf>.

RANDOM DRAWINGS DETAILS: Random drawings will be conducted by an independent judging organization from among all eligible entries received for each Sweepstakes Entry Period to award prizes, as indicated in the Random Drawing Schedule noted above. Odds of winning a prize for a specific Sweepstakes Entry Period will depend on the total number of eligible entries received for that particular random drawing. 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) Bimonthly prize per household for the Promotion Period. A Bimonthly Prize winner is also eligible to win the Grand Prize.

PRIZES: One (1) Grand Prize of a \$500 Gift Card will be awarded in the Grand Prize Drawing, as detailed in the Random Drawing Schedule above. Three (3) Prizes of a \$100 Visa® Gift Card, a \$50 Visa® Gift Card and a \$25 Visa® Gift Card are available to be won in each of the three (3) Bimonthly Sweepstakes Entry Periods, as detailed in the Random Drawing Schedule above. Total Value of all Grand and Bimonthly prizes available to be awarded during the Promotion Period: \$1,025. Using the Visa gift card will be subject to terms and conditions listed at: <https://usa.visa.com/pay-with-visa/find-card/buy-gift-card>. No cash substitute allowed. Prize is not transferable. No substitution allowed except, at Sponsor’s sole discretion, where a prize of equal or comparable value may be substituted. The winner shall bear all risk of loss or damage to their prize after being delivered. Sponsor is not responsible for any unclaimed, lost, mutilated or stolen gift cards after being delivered; nor will said prizes be replaced. In no event will more than the stated number of prizes for each Sweepstakes Entry Period be awarded. All details of prizes not specified herein shall be determined solely by Sponsor.

WINNER NOTIFICATION AND VERIFICATION: Potential Prize Winners will be required to complete and return a Prize Acceptance Form and Publicity/Liability Release (“Prize Form”) before being awarded a prize. The Prize Form must be returned within the required amount of time noted at time of prize notification. 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 Acceptance 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, if time permits, 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 Acceptance Forms are 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 a sufficient number of qualified entries for any particular Sweepstakes Entry 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 open Youth Savings 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 Entry 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, directors, officers, agents, successors and assigns of Sponsor (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, 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 or a concert event.

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/youthsave

WHO WON: For a list of the winners for a specific Bimonthly or Grand Prize drawing, send a self-addressed, stamped envelope, and list the specific Drawing, no later than 3 weeks after the drawing date to: **CAP COM FCU Youth Savings Challenge Sweepstakes Winners**, 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.

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