

The CAP COM Federal Credit Union Share the Love Sweepstakes

OFFICIAL RULES

NO PURCHASE, TRANSACTION, NEW CHECKING ACCOUNT OR OBLIGATION NECESSARY TO ENTER OR WIN.

SWEEPSTAKES OPEN ONLY TO CURRENT LEGAL RESIDENTS OF THE STATES OF CT, MA, NY, AND VT, 18 YEARS OF AGE OR OLDER AS OF JULY 6, 2020.

DESCRIPTION/HOW TO ENTER: The Capital Communications Federal Credit Union (“CAP COM FCU”) Share the Love Sweepstakes (“Sweepstakes”) begins at 12:00 a.m. Eastern Daylight Time (“EDT”) on July 6, 2020 and ends at 11:59:59 p.m. EDT on August 31, 2020 (“Sweepstakes Entry Period”). Sponsor’s computer will be the official timekeeping device for this Sweepstakes.

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

1. **Automatic Entry Method:** You will receive one automatic entry when you open a new Personal Checking Account, Business Checking Account or Young Adult Checking Account with a \$100 minimum deposit, in person at a CAP COM FCU location or online at www.capcomfcu.org/love during the Sweepstakes Entry Period. A purchase, transaction, or other obligation such as opening a new checking account will not improve the chances of winning a prize. See CAP COM FCU website at www.capcomfcu.org/love or ask an Associate for complete details about opening a new Checking Account.
2. **Alternate Method of Entry:** To enter Sweepstakes without a purchase, transaction or opening a new Personal Checking Account, Business Checking Account or Young Adult Checking Account, visit: www.capcomfcu.org/love and follow the instructions to provide your full name and e-mail address to receive one (1) Sweepstakes entry.

Limit one (1) entry per person for the duration of the Sweepstakes Entry Period regardless of entry method. All entries must be received, as noted above in these Official Rules, by August 31, 2020 at 11:59:59 p.m. EDT to be eligible for the drawing. Proof of transmission (such as a “confirming” message received for entering on the CAP COM website or opening one of the designated types of checking accounts online) of the Sweepstakes entry does not constitute proof of submission/delivery. An entry will not be considered complete if the entrant’s checking account registration has not completed uploading by the deadline noted above, even if the entrant initiated the upload before that time. Please be advised that you are only entering **The CAP COM Federal Credit Union Share the Love Sweepstakes** and will NOT receive an entry into any other sweepstakes at this time. 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. Any individual who attempts to enter, or in the sole discretion of Sponsor is suspected of submitting more than one (1) entry into the Sweepstakes, by any means will be disqualified from participation in this Sweepstakes. Multiple Sweepstakes entrants are not permitted to share the same email address.

ELIGIBILITY: Sweepstakes open only to current legal residents of the States of CT, MA, NY and VT, 18 years of age or older as of July 6, 2020. Employees, volunteers and Board of Directors/Supervisory Boards of CAP COM and the CAP COM Cares Foundation of CAP COM Federal Credit Union (“Sponsor”), Overit Marketing Agency, their respective subsidiaries, advertising/promotion agencies, and their immediate families (spouse, parents, grandparents, IRS dependents, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether or not they are related, are ineligible. Sponsor reserves the

right to verify eligibility qualifications of any Grand Prize winner. Sponsor is not required to enter into correspondence with Sweepstakes entrants, including via e-mail. Sweepstakes is subject to all applicable, federal, state, local laws and regulations. Void in all other United States, the District of Columbia, Puerto Rico, all other U.S. territories and wherever prohibited by law. Winning a prize is contingent upon fulfilling all requirements set forth herein.

RANDOM DRAWINGS DETAILS: A random drawing will be conducted by an independent judging agency on or about September 22, 2020 from all eligible entries received to determine five (5) Grand Prize winners. Odds of winning a Grand Prize will depend on the total number of eligible entries received during the Sweepstakes Entry Period. Decisions of the Sponsor will be final and binding on all matters relating to this Sweepstakes.

GRAND PRIZES: Five (5) Prizes: \$1,000 will be awarded in the form of a check or a cash deposit to a winner's account if he/she is a CAP COM FCU member, Value: \$1,000 each prize. Total Value of all Prizes: \$5,000. Each Grand Prize winner will also have \$1,000 donated on their behalf by CAP COM Cares Foundation to a local area 501(c)(3) charity of winner's choice. Winner's check that is lost, stolen or cashed without permission will not be replaced. Allow up to four (4) weeks for delivery of Prize. Prize is not transferable. No substitution allowed except, at Sponsor's sole discretion. All prize details not specified in these Official Rules will be determined by the Sponsor in its sole discretion.

NOTIFICATION: The Potential Grand Prize Winners will be notified via email/phone and will be required to execute an Affidavit of Eligibility and Publicity/Liability Release ("the Affidavit"), where lawful, acknowledging, confirming and consenting to all details of entering the Sweepstakes, accepting and receiving prize before being awarded. Winners will also be required to return a W9 form and furnish his/her social security number that will be used only for the purpose of reporting the winner's prize earnings to the Internal Revenue Service, as required by law. The completed Affidavit must be received within seven (7) days of the dated notification. Noncompliance within this time period or return of any prize/prize notification as undeliverable will result in disqualification without further notice and an alternate winner will be selected. Prize award is subject to verification of potential Grand Prize winner's identity and eligibility to Sponsor's satisfaction. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the Grand Prize winner including all federal, state, and local taxes. No more than the stated number of Grand Prizes will be awarded for the Sweepstakes. In the event that production, technical, programming or any other reasons cause more than the stated number of Grand Prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of Grand Prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

GENERAL CONDITIONS: All materials submitted become the sole property of CAP COM FCU and will not be returned. The Affidavit/Release 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. If winner is found to have falsified any data or material, the winner forfeits his/her prize and is disqualified, and an alternate potential winner will be selected according to the original winner selection method. If prize notification is undeliverable or if potential winner does not comply within the applicable time period as stated above, he/she will be disqualified and an alternate winner would be selected. No compensation will be given upon disqualification. Only three (3) alternate drawings will be held, after which the prize will go unclaimed.

Acceptance of prize constitutes permission of the winner to allow CAP COM FCU and its agencies to use winner's name, comments, city, state, prize information, voice, photograph and/or likeness for purposes of advertising, trade and/or publicity without further compensation in any and all media now known or hereafter discovered, worldwide, without notice, review or approval, unless prohibited by law. In the event of a dispute over the identity of the potential winner, if entry is an Automatic entry, such entry will be deemed to be

submitted by the primary account holder for the account; if entry was submitted via the Alternate Method of Entry as described above, 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 during the Sweepstakes Entry Period. Sponsor reserves the right to conduct a background check on Grand Prize winners.

If Grand Prize winner is a CAP COM FCU member, 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. By participating in this Sweepstakes, the entrant agrees to be bound by the Official Rules of this Sweepstakes and the decisions of the judges. 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. All Sweepstakes entrants agree to indemnify and hold harmless employees and volunteers of CAP COM FCU, Overit Marketing Agency and their respective subsidiaries and each of their respective 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 the prize that may be awarded. 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 prize; or for online entries that are stolen, lost, late, misdirected, damaged, incomplete, incorrect or unintelligible; or for checking account applications or other paperwork to be processed that are lost, misdirected, delayed, undecipherable, interrupted, not entered 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.

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, THE 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. 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, and/or to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes among all new Personal Checking Accounts, Business Checking Accounts or Young Adult Checking Accounts opened and online 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, pandemic or epidemic health crisis 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.

PRIVACY & PERSONAL INFORMATION: At the time of entry, Sweepstakes 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 a Sweepstakes 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 entrants at the time of entry, with these Official Rules, and with the Sponsor's Privacy Policy found at: https://www.capcomfcu.org/pdfs/policies/Privacy_Policy.pdf. 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://www.capcomfcu.org/pdfs/policies/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 Released Party, 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-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For individual copy of Official Rules log onto: www.capcomfcu.org/love.

WINNERS' LIST: For the winners' list, send a self-addressed, stamped envelope by 9/30/20 to: CAP COM FCU Share the Love 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.