

Official Rules

1. NO PURCHASE NECESSARY. Open only to legal U.S. residents of Massachusetts, and First Citizens' Federal Credit Union (FCFCU) members. Must be 18 years or older to enter. The contest begins on February 1, 2012 and ends February 14, 2012.
2. AUTOMATIC ENTRY: By completing the form and entering the required information, you will automatically be entered to win. Limit one entry per person.
3. MAIL-IN or DROP OFF ENTRY: To enter the contest without filling out the form, hand-print on a 3" x 5" card: First Citizens' Federal Credit Union "Be Our Valentine", the reason why you should be our valentine, your full name, address, ZIP code, daytime phone number, email address and birth date; then mail it, with first-class postage affixed, in a hand-addressed envelope no larger than 4-1/8" x 9-1/2" (#10 envelope) to First Citizens' Federal Credit Union, Attn: Marketing, 200 Mill Rd., Ste. 100, Fairhaven, MA. Limit one entry submission per outer mailing envelope. All entries must be received by February 14, 2012. Sponsor is not responsible for damaged, lost, late, misdirected, postage-due, incomplete, or illegible entries. Facsimile and mechanically reproduced entries will not be accepted. All entries submitted become the sole property of First Citizens' Federal Credit Union and will not be returned. Prizes will be awarded at the end of the contest period. The odds of winning depend on the total number of eligible entries received. Participants agree to be bound by the Official Rules.
4. Five winners will be selected and awarded a prize valued at or under \$100. Winner will be notified by phone, e-mail and/or by posting the entry on our Facebook wall by February 17, 2012. In the event of noncompliance, if the winner cannot be reached at the phone number on winner's account information, or if the prize notification is returned as unclaimed or undeliverable, the prize will be forfeited and an alternate winner will be selected. Prize is not transferable. No prize substitutions.
5. FCFCU reserves the right to substitute any prize with another prize of equal or greater value. First Citizens' Federal Credit Union employees, Board of Directors, Officers or persons in their immediate family are not eligible.
6. FCFCU has the right to disqualify any submitted entry. Acceptance of prize constitutes permission to use the winner's name, likeness, videotape, and photo for promotional and publicity purposes at no additional compensation unless prohibited by law. The prize winner is solely responsible for any local, state or federal taxes, and any other fees or costs. By also accepting the prize, winner releases and agrees to hold harmless FCFCU; their distributors, affiliates, and subsidiaries; the service agencies and independent contractors of any of the above organizations; and their respective directors, officers, employees and agents, including advertising and promotion agencies, from any and all liability for any injuries, including personal injury, bodily injury (including without limitation wrongful death), property damage, or loss or damage of any other kind, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the prize or participation in this sweepstakes or any sweepstakes-related activity.
7. This contest is not intended for gambling. If it is determined that a contestant is using the contest for gambling purposes they will be disqualified and reported to authorities.
8. FCFCU reserves the right to change the rules at any time. This contest is officially sponsored by First Citizens' Federal Credit Union.
9. Must be a fan/friend of our Facebook page to be eligible.

10. This promotion/contest/sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Facebook. You are providing your information to First Citizens' Federal Credit Union and not to Facebook. The information you provide will only be used to select and contact the winner of any promotion, sweepstakes or giveaway and will not be used in any other manner or provided to any third party.
11. Decision of winner is final by First Citizens' Federal Credit Union. If foul play is suspected, participant may be disqualified.