

#FCFCUCrew Instagram Giveaway

Terms and Conditions

1. DESCRIPTION OF GIVEAWAY: The #FCFCUCrew Instagram Giveaway is designed to give entrants (“Entrants”) the opportunity to win a prize at random. There will be one prize given away randomly by each member of the #FCFCUCrew. Those “Crew” members include Kerry Medeiros, Cy Medeiros, John Cotton, Tom Talbot, Dina Melo, Diana Pacheco, Linda Cosme, Anthony Willenborg, Shawna O’Neil, and Victoria Campo.

2. ELIGIBILITY: To qualify for the #FCFCUCrew Instagram Giveaway Promotion you must either be eighteen (18) years of age or older at time of entry. First Citizens’ Federal Credit Union team members and their families are not eligible to comment for entry into giveaway.

3. HOW TO ENTER: a #FCFCUCrew Instagram Giveaway will be posted at random on one day during August or September. The promotion period to submit your Follow of FCFCU Crew, Follow of featured business highlighted in the post, Comment and Tag for entry begins at the time the promotion is posted on a selected day in August or September and will run for 24 hours from the time the post is live. The prize will be announced the same day that the winner is chosen. Please allow up to 2 hours after the promotion period has ended for First Citizens’ to select and announce the winner. To enter, simply Follow FCFCU Crew, Follow featured business highlighted in the post, Comment and Tag a friend under the the #FCFCUCrew Instagram Giveaway post on the individual crew members’ Instagram page. First Citizen’s will not notify Entrants whether their Submissions have been approved or denied. No purchase or payment of any kind is necessary to enter or win. By entering the promotion each Entrant agrees to abide by these Official Rules.

4. DETERMINING THE WINNERS: Winners of the promotion will be selected at random.

5. NOTIFYING THE WINNERS: The #FCFCU crew member will announce the winner’s name in a separate post 24 hours after #FCFCUCrew Instagram Giveaway post to notify them that they have won. The Winner will also be notified through a Instagram direct message. We will also ask the winner to send the #FCFCU Crew member a direct message back or email us at marketing@firstcitizens.org to determine a date and and confirm mailing address to send the gift card. Winner can also pick up prize at select branch locations.

6. PRIZE: All taxes relative to prizes awarded are the sole responsibility of the winner. No prize substitutions, assignments or transfers. No cash equivalents. The prize will be mailed to the winner after verifying address. Failure to do so will result in disqualification and the selection of an alternate winner.

7. CONDITIONS OF PARTICIPATION: By participating, all entrants acknowledge and agree that they have entered the Promotion of their own free will, that the full rules and details of

the giveaway have been made available to them in writing and they therefore understand and agree that neither First Citizens' nor its employees have any liability with respect to any damages incurred out of acceptance and use of a prize. By entering this Promotion, participants agree to be bound by these rules.

a.) Release: By participating in this Promotion all Entrants agree to release, indemnify and hold harmless First Citizens' Credit Union from and against any liability, injury, death, loss or damages to Entrant or any person or entity, including without limitation damage to personal property or real property, caused in acceptance, possession or use/misuse of a prize.

b.) Entry Errors: First Citizens' Federal Credit Union is not responsible for lost or late entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by First Citizens' on account of technical problems or traffic congestion on the Internet or at any Web site or any combination thereof. If for any reason the program is not capable of running as planned, including infection by virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of First Citizens' which corrupt or affect the administration, security, fairness, integrity, proper conduct of this Promotion, First Citizens' reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Promotion. First Citizens' reserves the right to select a winner from eligible entries received as of the termination date.

8. Governing Law: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of participants or First Citizens' Federal Credit Union in connection with the Contest shall be governed by and construed in accordance with the internal laws of the Commonwealth of Massachusetts, without giving effect to any choice of law or conflict of law rules provisions that would cause the application of any other state laws. Claims may not be resolved through any form of class action.

First Citizens' Federal Credit Union reserves the right to amend these Promotion rules at any time without prior notice, at its sole discretion. First Citizens' reserves the right to disqualify any participant for any reason, including, but not limited to, violation of these Official Rules, copyright infringement or infringement of the rights of a third-party.

This promotion is in no way sponsored, endorsed or administered by, or associated with, Instagram. By participating in this promotion you agree to a complete release of Instagram from any claims.