



SNAP Your Town! Photo Contest Rules & Conditions

1. Must be 18 years of age or older to enter. There is no cost to enter. Void where prohibited by law.
2. First Citizens' invites photographers from all levels of expertise to enter our SNAP Your Town! Photo Contest.. The top three winner's photo may be used in various First Citizens' Federal Credit Union communications and marketing (i.e. website, social media sites, press release, lobby displays, etc.).
3. Photo must have been shot by the entrant within the Massachusetts counties of Bristol, Plymouth, Barnstable, Dukes, and Norfolk - specifically within the areas of Taunton, Raynham, New Bedford, Mattapoisett, Wareham, Orleans, Falmouth, Hyannis, Mashpee, Hanover and Plymouth. Photo must be of Massachusetts icons and **may not contain people or animals**. We will be looking for photos that have artistic appeal, creativity, and interesting compositional structure.
 - **Icons can be but not limited to:** Landmarks, Historic buildings, Landscapes, local parks, and nature. Unique scenes that represent the cultural heritage and natural treasures of Massachusetts.
 - Be creative but the photo must shout "Distinctively Massachusetts", anyone familiar with a Massachusetts community should recognize the landmarks, scenes, or features of the picture as being from the area.
 - Maximum of 1 entry per person or photographer, photo must be submitted with a completed entry form.
4. **How to Enter:**
Photo Submission - **12:00am September 20, 2021 to 11:59pm October 25, 2021**
 - Photographer must complete and submit an entry form with image. Your entry may be disqualified if you fail to provide all information.
 - Entry Form can be found at www.firstcitizens.org> About> Current Promos.
 - Photos must be submitted to Marketing@firstcitizens.org
 - Any submission received after 12:00am October 26, 2021 will be disqualified.
 - Top three (3) winners will be selected by public vote (MOST LIKES) on the First Citizens' Facebook page.
 - Photos will be posted for voting **12:00am November 1, 2021 - 12:00pm (Noon) November 8, 2021**
 - All decisions are final. In the event of a tie, the FCFCU committee will make the final winning decision(s).
5. Photos that have been previously published, accepted for publication, or are under consideration by other publications are not eligible. By entering, each entrant agrees to release FCFCU, it's officers, directors, employees, agents, members, affiliates, suppliers, and distributors from all liability, claims, or actions of any kind whatsoever for injuries, damages, or losses, to persons and property which may be sustained in connection with the receipt, ownership, or in connection with the contest, including without limitation any third party claim for copyright infringement or a violation of an individual's right to privacy or publicity right.

6. IMAGE QUALITY:

Photo Format - Horizontal orientation, 300 DPI and at a minimum size of 11 inches wide or 3300 pixels x 2550 pixels. JPG format only. We will not accept any photos that are printed or on any portable media device (CDs, flash drives).

7. Prizes:

First Prize: \$500 Plus, we'll make a matching \$500 donation to the 501(c)(3) non-profit charity* of the winner's choice!

Second Prize: \$300 Plus, we'll make a matching \$300 donation to the 501(c)(3) non-profit charity* of the winner's choice!

Third Prize: \$200 Plus, we'll make a matching \$200 donation to the 501(c)(3) non-profit charity* of the winner's choice!

*First Citizens' Federal Credit Union will verify the 501(c)(3) designation prior to making requested donation and reserves the right to request an alternate 501(c)(3) organization be selected.

All taxes relative to prizes awarded are the sole responsibility of the winner. Prize may be subject to IRS reporting. No prize substitutions, assignments or transfers. The prize will be paid as follows: 1) if winner is a FCFCU member, prize will be deposited directly into a verified checking account 2) if winner is not a member of FCFCU, a check will be mailed to winner after verifying information and address.

- 8.** FCFCU reserves the right to publication of all winning photos, as well as rights to reprint, use winning photos on our website, social media pages or advertising for editorial and promotional purposes. Photo credit line will be included for all photos which are printed. Entrants agree that FCFCU has the right to publish winning photo entries without compensation other than the stated prizes awarded and described in stated contest rules and conditions. Entrants agree that First Citizens' Federal Credit Union ("FCFCU") may, either itself and/or through its agents and/or licensees and/or assignees, edit, copy, distribute, publicly or privately display, broadcast, exploit, exhibit, transmit, advertise, market, publicize, sell, translate reformat or reproduce in any manner (collectively, "Reproduce") the photograph which was submitted to FCFCU as an entry in its SNAP Your Town! Photo Contest (the "Photograph"), in perpetuity and throughout the world, for any purpose and in any media, including, without limitation, the incorporation of the Photograph or portion thereof in any other materials produced by or for the benefit of FCFCU and/or its licensees and assignees; and that FCFCU shall be the exclusive owner or licensee of all rights (including copyrights), title, and interest in and to the Photograph.

Entrant waives any right of inspection or approval of the Photograph or the uses to which the Photograph has been or may hereafter be put. Entrant will not be compensated for services rendered in connection with the Photograph, but that FCFCU will be relying on the *Grant of Permission, Release & Waiver of Rights* form signed by winner (this "Permission") in determining to use the Photograph. Accordingly, Entrant acknowledges and agrees that by reason of this Permission they are irrevocably waiving any and all rights in or to the Photograph, and (b) hereby release, waive, discharge and covenant not to sue FCFCU or its affiliates, directors, officers, agents, employees, licensee and assignees from any and all claims and demands ensuing from or in connection with the Photograph, including without limitation any claims for libel or invasion of privacy.

- 9.** WINNERS LIST will be displayed on or by November 10, 2021 on First Citizens' FB page and at www.firstcitizens.org> About> Current Promos. All winners will be notified by email, if no reply is received all attempts to notify winner by phone will be made. Failure to reply to notification within 72 hours will result in disqualification and the selection of an alternate winner.
- 10.** If, for any reason, First Citizens' Federal Credit Union is not capable of contest completion as planned, First Citizens' Federal Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend the contest.
- 11.** Employees and Board Members of FCFCU and their family members (biological/stepchildren, parents, biological/step siblings, grandparents, and spouses/significant others) are not eligible to enter.



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