

First Citizens' "Flash Friday" Promotion

Terms and Conditions

1. DESCRIPTION OF GIVEAWAY: The First Citizens' Federal Credit Union "Flash Friday" Promotion is designed to give entrants ("Entrants") the opportunity to win a prize at random. There will be one prize given away on randomly selected Friday's throughout the year, by First Citizens'.

2. ELIGIBILITY: To qualify for the First Citizens' Federal Credit Union Flash Friday Promotion you must either be a member of First Citizens' or be eligible for membership. To be eligible for membership, you must live or work in Plymouth, Bristol, Barnstable, Dukes, Nantucket, or Norfolk Counties. All entrants must be eighteen (18) years of age or older at time of entry. First Citizens' Federal Credit Union employees and their families are not eligible to comment for entry into giveaway.

3. HOW TO ENTER: Flash Friday Promotions will be posted at random on selected Friday's throughout the year.

The promotion period to submit your Like, Comment or Share for entry begins at the time the promotion is posted on a selected Friday and will run for 1 hour from the time the post is live. The prize will be announced the same day that the promotion ran. Please allow up to 2 hours after the promotion period has ended for First Citizens' to select and announce the winner.

To enter, simply Like, Comment or Share the First Citizens' Federal Credit Union Flash Friday status post on the First Citizens' Facebook page timeline. 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: First Citizens' will announce the winner's name in the comment section of the post to notify them that they have won. We will also ask the winner to send us a direct message or email us at marketing@firstcitizens.org to determine a date and location to pick-up the prize. All prizes can be picked up at one of our 11 branches.

5. 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 must be picked up in

person by the Entrant, at one of First Citizens' 11 branches. The prize will not be mailed and must be picked up in person. Failure to do so will result in disqualification and the selection of an alternate winner.

6. 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.

7. 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.

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