



2020 Calendar Contest Rules & Conditions

- 1 Must be 18 years of age or older to enter.
- 2 There is no cost to enter.
- 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, and Plymouth.
- 4 Photo must be of Massachusetts icons and *may not* contain people. Include different season's if possible.
 - Icons can be landmarks, historic buildings, local parks, or plants that represent the cultural heritage and natural treasures of Massachusetts.
- 5 If submitting multiple entries, each photo must be submitted individually with a completed entry form.
- 6 Photos must be submitted to Marketing@firstcitizens.org starting [June 16, 2019](#) and [no later than 11:59pm, on July 26, 2019](#).
- 7 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.
- 8 **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).
- 9 Photos that have been previously published, accepted for publication, or are under consideration by other publications are not eligible.
- 10 FCFCU reserves the right to publication of all winning photos, as well as rights to reprint and use winning photos on our website, social media pages or advertising for editorial and promotional purposes. Photo credit line included for all photos which are printed on the calendar and additional publication.
- 11 Entrants agree that FCFCU has the right to publish winning photo entries without compensation other than the VISA® Gift Card - described below:
- 12 Prizes will be awarded to winners as follows:

FCFCU shall determine Fifteen finalists at its sole and absolute discretion. Entries will be judged on originality, composition, artistic merit and location taken. Photographer must complete and submit an entry form with image. Your entry may be disqualified if you fail to provide this information. Entry Form can be found at www.firstcitizens.org > Our Info > Current Promos.

First Place winner, COVER photo, will be selected by public vote (MOST LIKES) on the First Citizens' Facebook page, from 12:00am on August 5, 2019 and no later than 12:00pm on August 8, 2019. The winner will receive a \$100 Visa® Gift Card.

Second through Fourteenth Place winners will be utilized in the 2020 FCFCU Calendar and will each receive a \$40 Visa® Gift Card.
- 13 Prize may be subject to IRS reporting.
- 14 Void where prohibited by law.
- 15 Winners List will be displayed on August 9, 2019 on First Citizens' FB page and at www.firstcitizens.org > Our Info > Current Promos.
- 16 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.
- 17 Employees and Board Members of FCFCU and their family members (biological/step children, parents, biological/step siblings, grandparents, and spouses/significant others) are not eligible to enter.