

Contest Rules – Hyannis ITM Contest:

1. **NO PURCHASE NECESSARY.** Open only to legal U.S. residents of Massachusetts, and First Citizens' Federal Credit Union (FCFCU) members. For a copy of these complete official rules, go to www.firstcitizens.org. Must be 18 years or older to enter. Promotion takes place from September 2, 2019 through September 20, 2019.
2. **ENTRY:** To be entered into our daily drawing, a transaction must be completed at our ITM located at the Hyannis Branch, 66 Falmouth Road Hyannis MA, between September 2, 2019 through September 20, 2019. The ITM is available for transactions Monday through Friday from 7:30am – 6pm and Saturday 7:30am- 1pm. A transaction includes cash withdrawal, deposit, check cashing and a loan payment. Balance inquires, account transfers and check orders are not valid for this promotion.
3. **ALTERNATE METHOD OF ENTRY:** To enter the ITM Contest without engaging with one our downtown New Bedford branch ITM's, hand-print on a 3" x 5" card: First Citizens' Federal Credit Union Member Appreciation to Win!, 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 postmarked by September 20, 2019. 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. A total of one (1) winner per day will be selected. Winners for the week will be announced each following Monday (September 9th, September 16th, and September 23rd). 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.

5. Winner will be notified by phone, e-mail or mail the following Monday (September 9th, September 16th, and September 23rd). 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.
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