

Standard Times Thanksgiving Coloring Contest

NO PURCHASE IS NECESSARY TO ENTER OR WIN.

1. Eligibility: Contest is open only to children 10 and under who enter supplied coloring page. The Contest is only open to legal residents of the United States and is void where prohibited by law. Employees of First Citizens' their respective affiliates, subsidiaries, advertising and promotion agencies, suppliers and their immediate family members and/or those living in the same household of each are not eligible to participate in the Contest. The Contest is subject to all applicable federal, state and local laws and regulations. Void where prohibited.

2. Sweepstakes Period: Entries will be accepted via mail, email or drop off at one of our 11 branches starting on November 23, 2018 and ending December 10th, 2018.

3. Prizes: One winner will be chosen for the 5 and under age group and one will be chosen for the 6-10 age group. Each winner will receive a \$100 Visa gift card. The prize is nontransferable. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by winners is permitted. Acceptance of prize constitutes permission for First Citizens' to use winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

4. Odds: The odds of winning depend on the number of eligible entries received.

5. Winner selection and notification: Winners of the Contest will be selected based on quality of the coloring. Winners will be announced First Citizens' Facebook and Website on December 17th and via email/phone to the email/phone they entered the Contest. First Citizens' shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the prize within 15 days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited and an alternate winner selected. The receipt by winner of the prize offered in this Contest is conditioned upon compliance with any and all federal and state laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE SWEEPSTAKES AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

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.