

Contest Rules – Gift of Giving 2023:

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 Dec 1, 2023, through Dec 27, 2023.
2. **DESCRIPTION OF GIVEAWAY:** The First Citizens' Federal Credit Union "Gift of Giving" Promotion is designed to give entrants ("Entrants") the opportunity to win a \$50 Digital Visa Gift card for themselves as well as \$5,000 for First Citizens' to donate to a local nonprofit within the Bristol, Plymouth, Barnstable, Dukes, Nantucket, and Norfolk counties. There will be one prize given away each Wednesday of December 2023.
3. **ENTRY:** Gift of Giving promotions will be posted every Wednesday in December 2023. The promotional period to submit your comment for entry begins at the time the post is live on Wednesday at 8 AM until Thursday at 8AM. Winners will be announced the Thursday at 9 AM after the Wednesday Gift of Giving post on the First Citizens' Facebook 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 into the promotion each entrant agrees to abide by these Official Rules.
4. **ALTERNATE METHOD OF ENTRY:** To enter the Gift of Giving Contest without engaging with First Citizens' Facebook, hand-print on a 3" x 5" card: First Citizens' Federal Credit Union Gift of Giving 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 Dec 6, Dec 13, Dec 20, or Dec 27, 2023. 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.
5. A total of five (5) winners will be selected randomly each week. Winners for the week will be announced each following Thursday (Dec 7, Dec 14, Dec 21 and Dec 28). 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.
6. Winner will be notified by Facebook the Thursday (Dec 7, Dec 14, Dec 21 and Dec 28). 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.
7. 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 injury, bodily injury (including without limitation wrongful death), property damage, or loss or damage of any other kind, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the prize or participation in this sweepstakes or any sweepstakes-related activity.

8. Limit to one winner per household. If multiple account owners from one FCFCU checking account are selected, then the person whose name appears on the account as the Primary member will be considered the eligible participant and/or potential winner, subject to verification.
9. This contest is not intended for gambling. If it is determined that a contestant is using the contest for gambling purposes they will be disqualified and reported to authorities.
10. FCFCU reserves the right to change the rules at any time. This contest is officially sponsored by First Citizens' Federal Credit Union.
11. Decision of winner is final by First Citizens' Federal Credit Union. If foul play is suspected, participant may be disqualified.