

# APGFCU Educator Rewards Scholarship Sweepstakes Official Rules

**1. NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**2. SPONSOR:** Aberdeen Proving Ground Federal Credit Union ("APGFCU" or "Sponsor"), P.O. Box 1176, Aberdeen, MD 21001-6176.

**3. SWEEPSTAKES PERIOD:** This Sweepstakes begins 12:00 a.m. Eastern Time ("ET") on October 15, 2016 and ends 11:59 p.m. ET on September 30, 2017 ("Sweepstakes Period").

**4. ELIGIBILITY:** The APGFCU "Educator Rewards Scholarship Sweepstakes" (the "Sweepstakes") is open to legal residents of the United States, who are 18 years or older as of the date of their entry, and who are either current members of APGFCU in good standing who, (1) are an Educator (determined by APGFCU in its sole discretion), and (2) who are currently enrolled in APGFCU Educator Rewards Program or who enrolls in the Educator Rewards Program during the Promotion Period or a prospective member, who is an Educator (determined by APGFCU in its sole discretion), who meets the eligibility requirements for APGFCU (<https://www.apgfcu.com/member-benefits/membership/credit-union-eligibility.aspx>). In general, a member is considered in good standing if he or she is current on all outstanding obligations and has not caused a loss to the credit union. APGFCU employees, officials, volunteers and members of their immediate families (spouse, parent, child, sibling, in-laws and/or the household members of each) are not eligible to participate. This Sweepstakes is subject to all applicable federal, state and local laws and regulations. Void where prohibited.

**5. AGREEMENT TO OFFICIAL RULES:** Participation in this Sweepstakes constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein.

**6. HOW TO ENTER:** No purchase or transaction is necessary to enter or win. There are two (2) ways to enter this Sweepstakes during the Sweepstakes Period: automatic entry and U.S. mail entry. **Limit: One Entry per person, regardless of method of entry.** Duplicate entries will be destroyed.

**Automatic Entry:** An individual will receive automatic entry if you will enroll in our Educator Rewards Program during the Promotion Period. Existing members who are currently enrolled in our Educator Rewards Program prior to the start of this Promotion Period will receive an automatic entry into the Sweepstakes.

**U.S. Mail Entry:** Members or prospective members who are Educators (determined by APGFCU in its sole discretion) may enter by hand printing your name, complete mailing address, email address, telephone number and date of birth on a plain 3" x 5" piece of paper and mailing it in a hand-addressed, stamped envelope to: Educator Rewards Scholarship Sweepstakes, P.O. Box 1176, Aberdeen, MD 21001-6176. Mailed entries must be postmarked by September 30, 2017 and received by October 7, 2017, to be eligible for the prize drawing. Mailed entries must be hand-addressed and mailed in separately. Mechanically reproduced mailed entries are automatically void. Sponsor is not responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entries or mail. All entries become the exclusive property of Sponsor and none will be acknowledged or returned.

**7. PRIZE DESCRIPTION:** One (1) \$1,000 cash prize will be awarded in the form of a deposit to the winning member's share/savings account. In the event the winner is a nonmember, the prize will be awarded in the form of a check. No prize substitution or transfer of prizes permitted except at sole discretion of the Sponsor. Any person who wins prizes through any APGFCU-sponsored promotions with cumulative value equal to or greater than \$600 in a calendar year will receive an IRS 1099 Tax Form. The winner is responsible for payment of all applicable federal, state, and local taxes on the prize and any other expenses not specified. Winner drawn must show current proof of their status as an Educator. Winner will be required to show current paystub indicating that they are an employee of a school system and will also be required to show one of the following; (1) Current ID Badge from school system employer; or (2) Current valid teaching certificate.

**8. ODDS:** Actual odds of winning will depend on the total number of eligible entries received.

**9. WINNER SELECTION AND NOTIFICATION:** On or about October 12, 2017, Sponsor will select potential winners in a random drawing from among all eligible entries received. On or about October 15, 2017, winners will be notified at the telephone or email

address on record. Sponsor 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 any completed and executed affidavit or releases as required, prize may be forfeited and an alternate winner selected.

The receipt by winner of the prize offered in this Sweepstakes 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 a winner of this Sweepstakes and all privileges as winner will be immediately terminated.

**10. LIMITATIONS OF LIABILITY:** By entering, you agree to release and hold harmless Sponsor and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such entrant's participation in this sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorized human intervention in any part of the entry process or this Sweepstakes; (v) electronic or human error which may occur in the administration of this Sweepstakes or the processing of entries.

**11. CONSENT TO PUBLICITY AND RELEASE:** By accepting a prize, winners grant Sponsor the right to use their individual names, addresses, photographs and likenesses for advertising, publicity and promotional purposes and for any other such purposes as Sponsor so determines, in any and all media worldwide without limitation, without further compensation or permission, except where prohibited by law. All federal, state and local laws apply. Sponsor reserves the right to cancel, suspend and/or modify this Sweepstakes, or any part of it, if any fraud, technical failures, viruses, tampering, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of this Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to cancel, terminate, modify or suspend this Sweepstakes and award the prizes in a random drawing from among all eligible entries prior to cancellation. Any attempt by an entrant to deliberately undermine the legitimate operation of this Sweepstakes may be a violation of criminal and civil laws and, should such an attempt be made, Sponsor reserved the right to seek damages from any such person to the fullest extent permitted by law.

**12. DISPUTES:** Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of Maryland. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant rights and obligations, or the rights and obligations of the Sponsor in connection with this Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Maryland, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than Maryland.

**13. PRIVACY:** Any personally identifiable information collected during your participation in this Sweepstakes will be collected by Sponsor and used by it and its agents for purposes of the proper administration and fulfillment of this Sweepstakes as described in these Official Rules, and in accordance with Sponsor's Privacy Policy, posted at [https://www.apgfcu.com/Portals/0/Documents/Privacy\\_Notice.pdf](https://www.apgfcu.com/Portals/0/Documents/Privacy_Notice.pdf) and as allowed by law.

**14. WINNERS LIST:** For a Winners List, please send a stamped, self-addressed envelope, postmarked no later than 11/30/17 to: Educator Rewards Scholarship Sweepstakes Winners List, P.O. Box 1176, Aberdeen, MD 21001-6176.