

Official Rules - #WinWithFirefly Sweepstakes

No purchase necessary to enter or win. Void where prohibited. Subject to all federal, state and local laws.

- 1) **Eligible Participants.** The sweepstakes is open to all individuals who are legal residents of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties of Minnesota or existing eligible members of Firefly Credit Union. Entrant must be eighteen years or older as of start of Promotional Period. Employees and volunteers of Firefly Credit Union (Sponsor) or its advertising and promotion agencies and their immediate families and persons living in the same household, as any of the foregoing are not eligible to win. Winning a prize is contingent upon fulfilling all requirements set forth herein. An eligible Firefly Credit Union member ("Member") for the purposes of the Sweepstakes is defined as a Firefly Credit Union shareholder ("Shareholder") in good standing (as determined by Sponsor in its sole discretion), as of date of entry and prize award.
- 2) **Entry Period.** The sweepstakes begins at 12:00 am on January 1, 2019 and ends at 11:59 pm on January 31, 2019 (the "Promotion Period").
- 3) **Entry Methods.**
 - a. **By Social Media Post.** To participate, you will need a Facebook or Instagram account (each a "Social Account"). Creating each Social Account is free but is subject to applicable terms and conditions. If you post on Instagram or Facebook using a mobile device, message and data rates may apply. Your account settings on the Social Account you use must be set to "public" in order for your entry to be viewable by Sponsor.

During the Promotion Period, share your Value Number via photo and include the hashtag #winwithfirefly in your post's text. Value Number must be based on Member Value Report provided to Entrant in early January 2019, Entrant's estimated values determined from Value Calculator (www.fireflycu.org/valuecalc) or estimated values provided in-branch or via phone interaction with Sponsor.

Limit one entry per person during Promotional Period. Re-posting of someone else's post will not be a valid entry. Entries must be received during the Promotion Period.

Each Submission must be unique to qualify as an entry. Multiple entrants are not permitted to share the same Facebook/Instagram account. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different Facebook/Instagram accounts, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any automated system to participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the Facebook/Instagram account used to register will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses used to create the Facebook/Instagram account. Each potential winner may be required to show proof of being an authorized account holder.

By Mail. Hand write your first & last name, date of birth, complete address, city, state, zip code, telephone number and e-mail address (if applicable) on a 3" X 5" card. Insert entry into envelope, affix proper postage and mail to: Firefly Credit Union, #WinWithFirefly Sweepstakes, 1400 Riverwood Drive, Burnsville, MN 55337. Limit one entry per person during Promotional Period. One entry per envelope. Stamped, typewritten, photocopied or entries with incomplete information are void. Mail-In entries must be received by midnight January 31, 2019.

Prizes. One (1) Grand Prize (one winner) - \$1,000, awarded in the form of deposit to Firefly Credit Union Share Savings Account. Winner does not have choice of any options. Prize will be deposited into winner's Firefly Credit Union Share Savings Account within 2 weeks of winner selection. If the

Grand Prize winner is a Member, then the prize will be awarded as a direct deposit into his/her Firefly Credit Union Savings Account. If the Grand Prize winner is not a Member, then the prize will be awarded as a check. All federal, state and local taxes, fees and other expenses specified herein are winner's responsibility. Winner must be current on any outstanding Firefly Credit Union accounts, if any, within 30 days of prize winner verification; noncompliance may result in disqualification and the selection of an alternate winner. The prize cannot be assigned, transferred, or exchanged.

- b. **Taxes.** Firefly Credit Union will report retail value of grand prize as 'other compensation' on a current year IRS form 1099-MISC, if required. Prize recipient will be responsible for any and all income-related taxes that result from receipt of grand prize.
- c. **Drawing.** The winning entry for the grand prize will be drawn at random on or about February 15, 2019, by the Sponsor, from entries received at all locations.
- d. **Odds of Winning.** Odds of winning will be determined by the total number of entries received. Only one (1) grand prize will be awarded.
- e. **Prize Notification.** Grand prize winner will be notified by social platform, email and/or telephone or US Mail within approximately seven days from the date of drawing. Any potential winner who declines to accept the prize, forfeits the prize, has violated any of the official rules, does not respond to award notification by the date listed on the notification, or is found ineligible, shall be disqualified, and Sponsor shall select an alternate winner. Winner releases Firefly Credit Union, its parent and affiliated companies and all employees, affiliate, agents and representatives thereof from all liability and responsibility of any kind which is related in any way to their prize (including without limitation, property loss, damage, personal injury or death) and consent to the use of their names and likenesses for advertising and promotional purposes without additional compensation, except where prohibited by law. Sponsor and its agents are not responsible for any of the equipment, programming associated with or utilized in this Sweepstakes which may limit the ability of an individual to play or participate or by any human error which may occur in the processing of the entries in this Sweepstakes. Sponsor and its agents assume no responsibility for any error, omission, interruption, deletion, theft or destruction, or unauthorized access to, or alteration of, entries.
- f. **Entrant Agreement.** By entering the Sweepstakes, each entrant agrees to be bound by these Official Rules and decisions of the Sponsor, whose decisions are final and binding in all respects. Entrants who disregard these Official Rules or act in a non-sportsmanlike, disruptive or manipulative manner, or otherwise annoy, abuse, threaten or harass any other entrant or Sponsor representative may be declared ineligible and have their access to this Sweepstakes blocked. Misdirected, lost, late, inaccurate, incomplete, mutilated or illegible entries are not the responsibility of the Sponsor and will be disqualified. Sponsor is not responsible for any problems or technical malfunction of any telephone network or lines, computer on line systems, servers, or providers, computer equipment, software, failure or any e-mail or entry to be received on account of technical problems or traffic congestion on the Internet or at any website or application, or any combination thereof, including any injury or damage to entrant's or any other person's computer related to or resulting from participation or downloading any materials in this Contest. CAUTION: ANY ATTEMPT BY A CONTEST ENTRANT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE GAME IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute, entries made by Internet will be declared made by the authorized account holder of the e-mail address submitted at time of entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, online service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Entries become the property of the Sponsor and will neither be acknowledged nor returned. Posting a Submission constitutes entrant's consent to give Sponsor a royalty-free, irrevocable, perpetual, non-exclusive license to use, reproduce, modify, publish, create derivative works from, and display such submissions in whole or in part, on a worldwide basis,

and to incorporate it into other works, in any form, media or technology now known or later developed, including for promotional or marketing purposes. Except where prohibited, participation in the Sweepstakes constitutes each winner's consent to Sponsor's and its agents' use of winner's name, prize information, likeness, Submission, photograph (including, without limitation, winner's Facebook/Instagram profile photo), voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration. If requested, entrant will sign any documentation, including affidavit of eligibility, that may be required for Sponsor or its designees to make use of the non-exclusive rights entrant is granting to use the Submission. Neither Sponsor nor its agents will accept correspondence or telephone inquiries regarding the status of entries or the administration of the Sweepstakes. Each entrant agrees that (1) any and all disputes, claims and causes of action arising out of or in connection with this sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the State of Minnesota; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this sweepstakes, but in no event attorney's fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant waives all rights to claim punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of the Official Rules, or the rights and obligations of entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of Minnesota, without giving effect to any choice of law or conflict of law rules or provisions (whether the State of Minnesota or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of Minnesota.

- g. **Winner Information.** To receive the name of the grand prize winner, send a self-addressed stamped envelope to Firefly Credit Union, #WinWithFirefly Sweepstakes, 1400 Riverwood Drive, Burnsville, MN, 55337. All requests must be received by January 31, 2019.
- h. **Sponsor.** This promotion is sponsored by Firefly Credit Union, 1400 Riverwood Drive, Burnsville, MN, 55337. Sponsor reserves the right to cancel or modify this sweepstakes at any time.

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