

Horizon Federal Credit Union "St. Patrick's Day Pot O' Gold Sweepstakes" Official Rules and Regulations

NO PURCHASE NECESSARY TO ENTER OR WIN. OPENING AN ACCOUNT, TAKING A LOAN FROM HORIZON FEDERAL CREDIT UNION, OR OTHER PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. RULES ARE SUBJECT TO CHANGE AT ANY TIME AND WITHOUT NOTICE.

1. Eligibility for Promotion: Participation is limited to eligible persons who are 18 years or older and U.S. residents. By submitting any entry, you agree to be bound by these Official Rules. The Promotion period begins on March 2, 2020 and ends on March 17, 2020, and applies to entries actually received by the Credit Union during this period. Employees and Board Members of the Credit Union and their immediate family members are not eligible. All winners will be notified by the Credit Union. If any prize is not claimed with fourteen days, an alternate winner will be chosen.

2. Prizes: The Credit Union will award one cash prize, valued at \$250.

3. Sweepstake Entries. To enter in person, individuals must complete an official entry form and place in into the drawing box located at each branch location. To enter by mail, you must print your full name, address, telephone number, email address on a postage-paid 3" by 5" card, along with a photocopy of a valid driver's license, and mail it to: Horizon Federal Credit Union's Pot O' Gold Sweepstakes, 2849 Reach Road, Williamsport, PA 17701. One entry per envelope. Only mail entries received during promotional period will be accepted. Hand-delivered entries will not be accepted. Mechanically and electronically reproduced write-in entries or entries submitted via any third party not directly affiliated with Horizon Federal Credit Union will not be accepted. Entries are limited to a maximum of one per individual; multiple mail entries do not increase odds of winning. Horizon Federal Credit Union is not responsible for lost, late, illegible, misdirected, mutilated, incomplete or postage-due mail entries. Incomplete or illegible entries will be disqualified. To claim the prize, all winners must sign and return a release and an affidavit of eligibility and publicity release to Horizon Federal Credit Union at 2849 Reach Road, Williamsport, PA 17701, within 14 days of notification, or prizes will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. No other consideration will be paid.

4. Void where prohibited by law. All federal, state and local laws and regulations apply.

5. Tax Responsibility. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of any prize in this promotion.

6. Release of Claims: All winners, members of any winners household, relatives and persons who use any prize awarded by the Credit Union, and such persons heirs, assigns, executors, and administrators release and exempt the Credit Union and it directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.

7. Prize Drawing and Notification. Winners will be selected in a random drawing from among the eligible entrants received on March 18, 2020. The selection of a prizewinner hereunder will be final. The name of the prize-winner will be posted at all Credit Union branches and will be published in the Credit Union's newsletter, and other information resources (including the Credit Union's social media and web site). By accepting a prize, a winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation.

9. General Conditions: Horizon Federal Credit Union reserves the right to cancel, suspend, and/or modify the Sweepstakes or any part of it, for any reason, including if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by the Credit Union in its sole discretion.