

Grand Prize \$1,000 Contest Terms and Conditions

1. Eligibility

- 1.1 The contest is open to all members of Penn East Federal Credit Union who are in good standing.
- 1.2 Participants must be at least 18 years old.
- 1.3 No purchase is necessary to enter or win the contest.
- 1.4 Current and former employees of Penn East Federal Credit Union, their family members, and current board members are not eligible to participate.

2. Entry

- 2.1 To enter the contest, participants must complete the provided entry form online.
- 2.2 Only one entry per member is allowed.
- 2.3 The contest period begins at 8:00 AM on Wednesday, July 17, 2024, and ends at 5:00 PM on Thursday, July 18, 2024.
- 2.4 A member entry phone number or email address must be connected directly to a Penn East account. If we receive an entry that isn't directly tied to a PEFCU account by phone number or email, it will be deleted.

3. Prize

- 3.1 One (1) winner will be selected to receive a prize of \$1,000.
- 3.2 The \$1,000 prize will and must be deposited into a Penn East Federal Credit Union savings account.
- 3.3 The prize is non-transferable and no substitution will be made except as provided herein at the sponsor's sole discretion.
- 3.4 The winner must be able to come to our Corporate Center to take a photo with the Penn East Team during the week after the announcement (July 22, 2024 – July 26, 2024).

4. Winner Selection and Notification

- 4.1 The winner will be selected in a random drawing from all eligible entries received.
- 4.2 The drawing will be conducted at 9:30 AM on Friday, July 19, 2024.
- 4.3 The odds of winning depend on the number of eligible entries received.
- 4.4 The winner will be notified via phone or text within minutes following the drawing.
- 4.5 If the winner cannot be contacted, is ineligible, or fails to claim the prize within 2 hours from the time the award notification was sent, the prize may be forfeited and an alternate winner selected.
- 4.6 The winner will be announced on social media and the Penn East Federal Credit Union website by 5:00 PM on Friday, July 19, 2024.

5. Publicity

5.1 By entering the contest, participants agree to allow Penn East Federal Credit Union to use their name, likeness, and entry for promotional purposes without further compensation, unless prohibited by law. The winner will also be used in future marketing material.

6. General Conditions

6.1 Penn East Federal Credit Union reserves the right to cancel, suspend, and/or modify the contest if any fraud, technical failures, or any other factor beyond Penn East Federal Credit Union's reasonable control impairs the integrity or proper functioning of the contest, as determined by Penn East Federal Credit Union in its sole discretion.

6.2 Penn East Federal Credit Union reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the contest or to be acting in violation of these terms and conditions.

7. Limitation of Liability

7.1 By participating in the contest, participants agree to release and hold harmless Penn East Federal Credit Union and its affiliates, subsidiaries, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the contest or receipt or use of the prize.

8. Alternative Entry

8.1 If a member does not have access to the internet, they may also enter the contest by calling Penn East Federal Credit Union at 570-342-2720 ext. 248 and requesting to have their information manually entered into the contest. Please leave a detailed message with your name, phone number, and email if available.

9. Governing Law

9.1 The contest is governed by and construed in accordance with the laws of Pennsylvania.

9.2 This contest is fully run by PEFCU and no other party.

9.3 We reserve the right to deny entry to anyone we deem not a good faith actor.

By participating, you agree to be bound by these terms and conditions.