

# 2019 Save Your Way Sweepstakes

## MECU 2019 Save Your Way Sweepstakes Official Rules

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

- 1. Sponsor:** Municipal Employees Credit Union of Baltimore, Inc., One South St., Baltimore, MD 21202. Hereinafter referred to as MECU.
- 2. Eligibility:** The 2019 Save Your Way Sweepstakes (the "Sweepstakes") is open to any legal U.S. citizen and Maryland resident who is at least 18 years of age. Officials, officers, volunteers, and employees of MECU and members of their immediate families (spouse, parent, child, and sibling) and persons residing in their households (whether related or not) are not eligible to participate in this Sweepstakes. Void where prohibited or restricted by law.
- 3. Entry Period:** The MECU 2019 Save Your Way Sweepstakes begins at 12:01 a.m. (Eastern Time ["ET"]) on January 30, 2019, and ends at 11:59 p.m. ET on March 31, 2019.
- 4. How to Enter Automatically:** Each MECU member automatically receives Save Your Way Sweepstakes entries based on the following:

One (1) entry for deposit of at least \$25 via check, ACH, or cash into a qualifying MECU deposit account. A qualifying account is considered one of the following MECU consumer account types opened between January 30, 2019, and March 31, 2019 (11:59 p.m. ET): Primary Share savings, Secondary Share savings, Pay All Year (PAY) savings, Holiday savings, 24-month Bump Up CD, 14-month SmartSaver CD, Money Market, Premier Money Market, Special Money Market, RealSaver and CashBack Saver. Maximum one (1) entry per day per member.

Automatic entries will be recorded by MECU once a monthly report is received after month-end processing. Qualifying deposits/balances must be received and posted by MECU by midnight Eastern Standard Time on the day of each month-end. Automatic

Alternately, eligible individuals may mail a 3x5 index card with hand-printed name, address, daytime phone number and email address to MECU 2019 Save Your Way Sweepstakes, Attn: Marketing Department, MECU of Baltimore 9th Floor, One South St., Baltimore, MD 21202. Index card entries must be received by at least 24 hours prior to the drawing date for each drawing and only one entry permitted per envelope (no mechanically reproduced entries will be accepted). All entries become the property of MECU and will not be acknowledged or returned. There is a limit of one entry per person per drawing.

- One (1) winner will be randomly selected to win \$100 each month during the promotion (2 separate \$100 drawings); and
- One (1) Grand Prize winner will be randomly selected to win \$1,000 after conclusion of the promotion.

**5. Selection and Notification of the Winners: The Sponsor will conduct four (4) separate random drawings from among all eligible entries received during the Entry Period to select 4 prize winners.**

- One (1) winner will be randomly selected to win \$100 each month during the promotion (2 separate \$100 drawings); and
- One (1) Grand Prize winner will be randomly selected to win \$1,000 after conclusion of the promotion.

Monthly Prizes include cash or merchandise valued at: two (2) \$100 prizes during the months of March and April 2019 and one (1) \$1,000 grand prize randomly selected after conclusion of the promotion. Winners will be contacted on the day of the drawing based on available member contact information and need not to be present to win. Prizes are not transferable. Each winner must provide MECU with valid identification and a valid taxpayer identification number or Social Security number before any prize will be awarded. All prizes are subject to change throughout the Sweepstakes Period.

**6. Prize drawings will be conducted on or about:**

March 7, 2019 (1 drawing for \$100)

April 7, 2019 (1 drawing for \$100 and 1 drawing for \$1,000)

The potential winners will be notified by telephone or email, at Sponsor's sole discretion. If Sweepstakes Administrator attempts to contact the potential winner via telephone and cannot engage in a live conversation with the potential winner within seven (7) business days from the first notification attempt, then such person may be disqualified and an alternate winner may be selected via a random drawing, if time permits. Although the Sweepstakes Administrator may, in its sole discretion, choose to leave a message or messages on such potential winner's voicemail service or answering machine, such messages are solely to facilitate live contact within the seven (7) business day period and do not constitute a "live conversation" for purposes of these Official Rules. If the Sweepstakes Administrator attempts to contact the potential winner via email, then the potential winner must respond to such email, and provide all requested information, within the time specified in the email or such person may be disqualified and an alternate potential winner may be selected via a random drawing, if time permits. All notification requirements, as well as other requirements within these Official Rules, will be enforced. Winners will be required to complete, sign, and return a Release provided by MECU within two (2) days of attempted delivery, or prize will be forfeited. If the Release is not returned within the required time period, or in the event winner does not comply with any other requirements, the prizes will be forfeited in their entirety.

- 7. Odds:** Actual odds of winning a prize will depend on the total number of eligible entries received.
- 8. Prizes:** There will be three (3) prizes awarded consisting of two \$100 cash prizes each drawing, and one (1) grand prize winner of \$1,000 in cash. If the winner has an open MECU Savings account in good standing, the prize will be credited to his/her Primary Savings account. In the event that a winner does not have a MECU Savings account, a check will be awarded and mailed to the address on file.

All expenses not specifically identified in these Official Rules are the sole responsibility of the winner, including all federal, state, and local taxes. Winners will be issued an IRS 1099 form.

9. **Winners List:** You may obtain a list of the winners on or after May 7, 2019, by sending a self-addressed, stamped envelope to MECU 2019 Save Your Way Sweepstakes, Attn: Marketing Department, MECU of Baltimore, Inc., 9th Floor, One South St., Baltimore, MD 21202.
10. **Limitation of Liability and General Rules:** MECU does not in any way endorse, warrant, or assume liability for the prizes offered in this Sweepstakes. MECU is not responsible for printing or typographical errors in any Sweepstakes related material, or stolen, lost, late, misdirected, damaged, incomplete, or illegible entries. This Sweepstakes is subject to cancellation at any time, for any reason and without prior notice. MECU reserves the right in its sole discretion to disqualify any entrant, including a winner, who does not comply with these Official Rules. MECU reserves the right to cancel or modify the Sweepstakes if fraud compromises the integrity of the Sweepstakes as determined by MECU in its sole discretion. By entering Promotion, eligible entrants accept and agree to these Official Rules and the decisions of the Sponsor, which shall be final in all matters.

Promotion Parties are not responsible for lost or late mail, or for technical, hardware or software malfunctions, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or utilized in this Promotion, or by any human error which may occur in the processing of the entries in this Promotion. If, in the Sponsor's opinion, there is any suspected evidence of tampering with any portion of the promotion, or if technical difficulties compromise the integrity of the promotion, the Sponsor reserves the right to modify or terminate the Promotion in a manner deemed reasonable by the Sponsor, at the Sponsor's sole discretion. If terminated, prize will be awarded in a random drawing using all non-suspect entries as of the date of termination. In the event a dispute arises as to the identity of a potentially winning online entrant, entries made by internet will be declared made by the name on the online entry form. Entry into this Sweepstakes may not be combined with any other offer currently available.

11. **Release:** By receipt of any prize, winner(s) agrees to hold MECU employees, directors, officers, officials, agents, representatives, and affiliates harmless against any and all claims and liability arising out of use and/or redemption of prize.
12. **Choice of Law:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and MECU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Maryland, without regard to choice of law rules.
13. **Disputes:** As a condition of participating in the Promotion, entrant agrees that: a) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; b) all causes of action arising out of or connected with this Promotion or the prizes awarded, shall be resolved individually, without resort to any form of class action, exclusively by arbitration pursuant to the Rules of the American Arbitration Association, then effective; and c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred and in no event shall entrant be entitled to receive attorneys' fees or other legal costs. Sponsor reserves the right to modify prize award procedures.

- 14. Privacy:** Information submitted by entrants will be collected by Sponsor's systems based in the United States and such collection will be subject to applicable United States laws. Entrants may withdraw personal data upon request; however, entrant will be disqualified if personal data is withdrawn prior to the determination of the winner(s) and fulfillment of the prize(s). Information submitted by entrants is subject to Sponsor's privacy policy: [www.mecu.com/Privacy-Policy](http://www.mecu.com/Privacy-Policy). Entrant's participation in this Promotion constitutes consent for Sponsor to use entrant's personal information for the purpose of administering the Promotion and awarding the prizes. For information regarding Sponsor's privacy policy, please visit [mecu.com](http://mecu.com).
- 15. Publicity:** Acceptance of the prize shall constitute and signify each winner's agreement and consent that the Sponsor and its designees may use the winner's name, city, state, likeness, photo, Prize footage, story submissions or other Promotion submissions, and/or prize information in connection with the Promotion for promotional, advertising or other purposes, in any and all media now known or hereafter devised, including the Internet, social media platforms, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law.