



Small enough to know you. Large enough to serve you.

Tom Miller Road Office
344 Tom Miller Road
Plattsburgh, NY 12901

Dannemora Office
50 State Road
Bldg. #27, Apt. #2
Dannemora, NY 12929

New York Road Office
122 New York Road
Plattsburgh, NY 12903

Champlain Office
10 Elm Street
Champlain, NY 12919

PROMOTIONAL CONTEST ENTRY RULES

These rules are for promotional contests that Dannemora Federal Credit Union may offer from time to time. Promotional contests may be made available across one or more channels, including in branches, social media outlets, advertisements, and/or other channels as deemed necessary. Some promotional contests will have additional rules and will be made available when applicable.

NO PURCHASE, OBLIGATION, OR TRANSACTION IS NECESSARY TO ENTER A PROMOTION OR RECEIVE AWARD(S) OR PRIZE(S) FOR WINNING A PROMOTION. BEING A MEMBER OF THE CREDIT UNION DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. All members of Dannemora Federal Credit Union and non-members are eligible to participate.
2. Participants must be at least 18 years or older to participate.
3. A name(s) will be randomly selected by Dannemora Federal Credit Union and will be announced on the date listed in the promotional contest material.
4. The promotional contest winner(s) will be contacted within five (5) business days after the end of the promotional contest period.
5. The promotional contest winner(s) must respond to claim their award(s) or prize(s) within three (3) business days of being contacted. If a response is not received, a new winner(s) will be randomly selected.
6. The promotional contest winner(s) must pick-up their award(s) or prize(s) at a designated Dannemora Federal Credit Union branch within ten (10) days of being notified.
7. Acceptance of an award or prize by the promotional contest winner(s) shall constitute and signify a promotional contest winner's consent to the use of his/her name, voice, photograph,



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and likeness for publicity or promotional purposes without compensation in any media now existing or hereinafter devised.

8. Prize winners may be required to sign Acceptance of Prize-Incentive and/or Authorization to Use Likeness release forms. In the event of non-compliance with these requirements, the prize will be forfeited, and an alternate winner selected.

9. All participants agree to release and hold Dannemora Federal Credit Union harmless.

10. If any dispute or controversy arises with respect to the selection of the winner(s), the decisions of Dannemora Federal Credit Union shall be final and binding in all respects.

11. All applicable taxes are the responsibility of the winner(s).

12. By participating in a promotional contest, the participant and their heirs, personal representatives, and next of kin forever releases, waives, discharges, and agrees to hold harmless Dannemora Federal Credit Union and its Directors, Officers, Employees, Agents, and Sponsors from and against any and all claims, losses, liabilities, and damages arising out of or related to any loss, injury, or damages, whether caused by the negligence of the released parties or otherwise, that may be caused as a result of participation in a promotional contest or the receipt of any award(s) or prize(s).

13. Alternate participation entries need to be mailed to: Dannemora Federal Credit Union, Attention: Marketing Department, 342 Tom Miller Road, Plattsburgh, NY 12901.

14. Dannemora Federal Credit Union is not responsible for lost, late, incomplete, damaged, or illegible participation entries.

15. Employees and volunteers of Dannemora Federal Credit Union, and their immediate families, are not eligible for participation in promotional contests unless stated otherwise in the promotional contest materials. Immediate family includes spouse, parents, children, stepparents, and stepchildren.

16. By participating in a promotional contest, the participant accepts and agrees to be bound by these Promotional Contest Entry Rules. All decisions are in the sole and absolute discretion of



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Dannemora Federal Credit Union. Any violation or non-compliance with these Promotional Contest Entry Rules will result in disqualification.

17. As a condition of participating in a Dannemora Federal Credit Union promotional contest, the participant agrees that any and all disputes and causes of action arising out of or in connection with the promotional contest, including awards or prizes, shall be resolved individually, without resort to any form of class action, and first be submitted for mediation. The venue of any action shall be in a court of competent jurisdiction in Plattsburgh, Clinton County, New York. The construction and validity of these Promotional Contest Entry Rules shall be governed by the laws of the State of New York. The participant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including reasonable attorneys' fees, other than the participant's out-of-pocket expenses (i.e., costs associated with entering the promotional contest), and the participant further waives all rights to have damages multiplied or increased.

18. Entering the promotional contest does not entitle any participant to an award(s) or prize(s). Only the participants selected in the random drawing and who claim the award(s) or prize(s) according to these rules will receive the award(s) or prize(s) listed.

19. Each individual participant may enter their name into the promotional contest one (1) time, unless stated otherwise. Duplicate entries will be discarded and not entered into the promotional contest, unless otherwise stated, within the sole discretion of Dannemora Federal Credit Union.

20. Dannemora Federal Credit Union is the official sponsor of the stated promotional contest with a principal place of business located at 342 Tom Miller Road, Plattsburgh, NY 12901.

21. For more information, call 518.825.0323



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SOCIAL MEDIA CONTEST ENTRY RULES

1. The Promotional Contest Entry Rules are applicable to all social media contests.
2. All Dannemora Federal Credit Union members and non-members are eligible to participate.
3. Participants must be at least 18 years or older to participate.
4. A name will be randomly selected by Dannemora Federal Credit Union and will be awarded on the date listed on the drawing material disclosed on the social media post.
5. The winner will be contacted via social media by direct or personal message within 24 hours of the contest or giveaway winner announcement.
6. Winners must respond to claim their prize within three (3) business days of receiving their announced win by direct or personal message. If a response is not received, a new random winner will be drawn.
7. All prize winners must be local to the Middle Tennessee area and be able to pick-up their prize at a Dannemora Federal Credit Union branch, unless stated otherwise.
8. Acceptance of an award or prize by the social media contest winner(s) shall constitute and signify a social media contest winner's consent to the use of his/her name, voice, photograph, and likeness for publicity or promotional purposes without compensation in any media now existing or hereinafter devised.
9. Prize winners may be required to sign Acceptance of Prize-Incentive and/or Authorization to Use Likeness release forms. In the event of non-compliance with these requirements, the prize will be forfeited and an alternate winner selected.
10. All entrants agree to release and hold Dannemora Federal Credit Union harmless.
11. All applicable taxes are the responsibility of the winner.
12. Employees and volunteers of Dannemora Federal Credit Union, and their immediate families, are not eligible for prize awards. Immediate family includes spouse, parents, children, stepparents, and stepchildren.



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13. By entering and participating in the contest, all participants accept and agree to be bound by these Social Media Contest Rules. All decisions are in the sole and absolute discretion of the credit union. Any violation or non-compliance with these Social Media Contest Rules will result in disqualification.

14. As a condition of participating in this drawing, entrant agrees that any and all disputes and causes of action arising out of or in connection with this drawing, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and first be submitted for mediation. The venue of any action shall be in a court of competent jurisdiction in Plattsburgh, Clinton County, New York. The construction and validity of these Social Media Contest Rules shall be governed by the laws of the State of New York. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including reasonable attorneys' fees, other than entrant's out-of-pocket expenses (i.e., costs associated with entering the contest) and entrant further waives all rights to have damages multiplied or increased.

15. Each participant and their heirs, personal representatives, and next of kin forever release, waive, discharge and agree to hold harmless Dannemora Federal Credit Union and its Directors, Officers, Employees, Agents and Sponsors from and against any and all claims, losses, liabilities and damages arising out of or related to any loss, injury or damages, whether caused by the negligence of the released parties or otherwise, that may be caused as a result of participation in this promotion or the receipt of any prize.

16. Entering the contest or giveaway does not entitle any participant to a prize. Only the participants selected in the random drawing and who claim the prize(s) according to these rules receive the prize(s) listed.

17. Dannemora Federal Credit Union is the official sponsor of this social contest with a principal place of business located at 342 Tom Miller Road, Plattsburgh, New York 12901.

18. For more information, call 518.825.0323