

# SOCIAL MEDIA RULES & GUIDELINES

## SOCIAL MEDIA CONTEST RULES AND DISCLAIMER

1. **ENTRY:** No purchase necessary to enter or win. During the designated time period, follow the instructions on the designated post and like/follow our page. If you already liked/followed our page you don't have to re-like/re-follow the page. Entrant must adhere to any other additional rules outlined in the post.
  2. **ELIGIBILITY:** Users who follow instruction of the designated post will be entered for a chance to win. Each contest is open only to legal residents of the United States, its territories and possessions, who have a valid Social Security number or tax ID number, over the age of 18 (unless affiliated with Panther Pride Credit Union). Essential Credit Union employees, officers, directors, volunteers, and their immediate family members are not eligible to enter or win unless otherwise noted. (Family members include: spouse, parents and children.) Participants and winners must reside within the Essential service area.
  3. **WINNER SELECTION:** Winner(s) will be chosen randomly.
  4. **PRIZES:** Winners will receive merchandise specified in the entry drawing in which they inquired, entered and/or commented. The prize is non-transferable and may not be exchanged for cash. No substitutions are allowed. Contests are subject to all applicable federal, state and local laws. Void where prohibited by law. Essential is not responsible for any damages, malfunctions, recalls, defective or lost prizes. Essential is also not responsible for any limitations specified by 3rd party vendors.
  5. **WINNER NOTIFICATION:** Winners will be notified within 5 days via social media and/or private message. Inability to contact a winner may result in disqualification and selection of an alternate winner. Winners have 3 business days to claim their prize from the time it is publicly announced. Winners may be required to show proof of identification. All decisions are final. All prizes must be picked up at an Essential Credit Union branch.
  6. **GENERAL CONDITIONS:** (a) Participants hereby grant Essential Credit Union a non-exclusive, perpetual license to broadcast, publish, store, reproduce, distribute, and otherwise use information/comments given in all media now known and later come into being for purposes of trade or advertising without further compensation. (b) Essential Credit Union is under no obligation to use any submission in any manner described above.
  7. **USE OF CONTEST INFORMATION:** All entries become the property of Essential Credit Union. Essential Credit Union reserves the right to use any and all information related to the contest, including submissions provided by the contestants, for editorial, marketing, and any other purpose, unless prohibited by law.
  8. **NOT ENDORSED BY FACEBOOK, INSTAGRAM OR TWITTER:** By participating in Essential Credit Union contests, you acknowledge that this contest is in no way sponsored, endorsed or administered by, or associated with any social media platforms and you release these platforms from any and all liability arising from or related to this contest. The information you are providing for this contest is being provided to Essential Credit Union and not to any social media platform, and will be used to notify you if you have won, and to inform you about special offers from Essential Credit Union and our trusted partners.
  9. **CONDUCT:** All contest participants agree to be bound by these Official Rules. Essential Credit Union, in its sole discretion, reserves the right to disqualify any person.
  10. **LIMITATIONS OF LIABILITY:** Essential Credit Union is not responsible for late, lost or misdirected email or for any computer, online, telephone or technical malfunctions that may occur. If for any reason the contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, or technical failures of any sort, Essential Credit Union may cancel, terminate, modify or suspend the contest. Entrants further agree to release Essential Credit Union from any liability resulting from or related to participation in the contest; and (b) participants waive all rights to claim, punitive, incidental, consequential, or any other damages. If a finalist/winner is found to be ineligible or not in compliance with these Official Rules, the prize(s) may be forfeited and an alternate winner may be selected.
- (c) Authorize use of name and image including, social media profile picture(s), for Essential's social media.

