



Official Sweepstakes Rules –Homebuyer Webinar

No purchase or account necessary to enter or win. A purchase will not increase your chances of winning.

Sweepstakes Period: March 16, 2022-December 21, 2022

1- **Sponsor:** Align Credit Union

2- **Eligible Participants:** US citizens or US resident aliens, or nonresident aliens subject to US taxes who are 18 years of age or older.

3- **To Enter:** To enter, participant must attend one of Align Credit Union’s Homebuyer Webinars on one of the following dates:

- March 16, 2022 at 6 PM EST
- April 20, 2022 at 6 PM EST
- May 18, 2022 at 6 PM EST
- June 15, 2022 at 6 PM EST
- July 20, 2022 at 6 PM EST
- August 17, 2022 at 6 PM EST
- September 21, 2022 at 6 PM EST
- October 19, 2022 at 6 PM EST
- November 16, 2022 at 6 PM EST
- December 21, 2022 at 6 PM EST

Limit one (1) entry per participant.

4- **Drawing:** A total of ten (10) random drawings will be held at Align Credit Union for the Homebuyer Webinar sweepstakes (valued at \$25.00 each); one on each of the following dates:

March 16, 2022; April 20, 2022; May 18, 2022; June 15, 2022; July 20, 2022; August 17, 2022; September 21, 2022; October 19, 2022; November 16, 2022; December 21, 2022

Each drawing will be for one (1) \$25 Amazon® gift card. No entries will be accepted after 7PM EST on December 21, 2022. Winners need not be present to win. Winners will be notified via email. Winner must claim prize within thirty (30) days of notification or prize will be forfeited and awarded to an alternate winner.

5- **Eligibility Exceptions and General Terms:** Employees, members of the Board of Directors and volunteer officials of the Credit Union are ineligible. Sweepstakes void where prohibited or restricted by law. Federal, state and local taxes are the sole responsibility of the prize winners. Sweepstakes is subject to all applicable federal, state and local laws and regulations. No substitutions or transfers of prize permitted except at the sole discretion of the sponsor.

6- **Entrants Agreement:** By participating, entrants agree to these official rules and accept decisions by Align Credit Union as final. Entrants also agree to the use of their name and /or photograph in any Credit Union publication or web site if chosen to be the winner.

7- **Winner Requirements:** The credit union may require that the winner sign an Affidavit of Eligibility and Liability Release form. The winner must return the Affidavit to the credit union within fourteen days after prize notification or prize will be forfeited and awarded to an alternate winner. The prize winner may not transfer their prize to any other party prior to acceptance.

8- **Limitation of Liability:** Align Credit Union, Facebook, and Instagram are not responsible for printing or typographical errors in any sweepstakes related materials; stolen, lost, late, misdirected, damaged, incomplete or illegible entries; or applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error. The Credit Union reserves the right to cancel or modify the sweepstakes if fraud or technical failures compromise the integrity of the sweepstakes as determined by Align Credit Union in its sole discretion.

9- **Consumer Disclosure:** Odds of winning dependent upon the number of eligible entries received. The credit union will award a total of \$250.00 in drawings.

10- **Winners Listing:** The winner may be featured in a future issue of the credit union newsletter and /or Align Credit Union’s website or social media pages. To obtain a winners list, send a stamped, self-addressed envelope to: Homebuyer Webinar Sweepstakes, PO Box 7008, Lowell, MA 01852, Attn: Marketing Department after the end of the sweepstakes.