



Official Rules –100th Anniversary: Payment for a Year

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

Sweepstakes Period: January 1, 2022-December 31, 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- Eligibility for promotion: All Align Credit Union members in good standing who obtain a new loan funded by Align or the refinancing of previously obtained, non-Align loan receiving funding from Align during the promotion period will automatically be entered into promotion. Manual entries: All other entries will be entered in the drawing to win one of the prizes upon receipt of a written entry on a 3 x 5 piece of paper setting forth the entrant's name, address telephone number, and member number. One entry per envelope for entries that are not automatic; no photocopied or mechanically reproduced entries accepted; and Align Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. Only one manual entry will be accepted per account. For automatic entries: If the account is a multiple party account, the entry will be based on the primary account owner. No purchase necessary. Limit one (1) entry per funded loan.

4- Drawing: A total of one (1) random drawings will be held at Align Credit Union for the 100th Anniversary: Payments for a Year. Random drawing will be held on January 3, 2023. Align will award one (1) prize consisting of the following: Up to \$400.00 per month for 12 months (12 monthly payments) totaling \$4,800.00 to the members Align Credit Union loan. No entries will be accepted after 11:59pm EST on December 31, 2022. Winners need not be present to win. Winners will be notified via phone or 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. Prize winners is responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of any prize in this promotion.

8- Limitation of Liability: Align Credit Union is 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 \$4,800.00 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: 100th Anniversary: Payment for Year, PO Box 7008, Lowell, MA 01852, Attn: Marketing Department after the end of the sweepstakes.