



## OFFICIAL RULES

Securityplus Federal Credit Union 2024 New Website Scavenger Hunt & Sweepstakes

**NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE ODDS OF WINNING. EACH ENTRY HAS AN EQUAL CHANCE OF WINNING.**

The Sweepstakes (as defined below) is governed by these Official Rules. By participating in this Sweepstakes, each entrant agrees to these Official Rules. You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Sweepstakes. The Sweepstakes is subject to all applicable laws and regulations, and the eligibility requirements below, and is void in any jurisdiction where prohibited by law as set forth in the Eligibility section.

- I. Sponsor.** The "Sponsor" of this promotion is Securityplus Federal Credit Union, 7135 Windsor Blvd, Baltimore, MD 21244 ("Securityplus" or "Sponsor"). This promotion is in no way sponsored, endorsed or administered by, or associated with, a social media platform, any cruise line, or their respective parents, successors, affiliates, and subsidiaries.
- II. Promotion Period.** This promotion begins at 12:00 am Eastern Standard Time (EST) on Sunday, September 1, 2024 and ends at 11:59 pm on Monday, September 30, 2024 (the "Promotion Period"). On or about Monday, October 14, 2024, one entrant will be randomly selected to receive a prize as set forth in the Winner Selection section below. The Sponsor's computer is the official time-keeping device for the promotion.
- III. Eligibility.** The Securityplus Federal Credit Union 2024 New Website Scavenger Hunt & Sweepstakes (the "Sweepstakes" or "promotion") is open to legal residents of the fifty (50) United States and the District of Columbia, except as set forth below, who are twenty-one (21) years of age or older as of Sunday, September 1, 2024, and a current member of Securityplus in good standing with a Share Savings account open. Employees and officials of Securityplus Federal Credit Union, their immediate families (parent, child, sibling or spouse) and/or persons living in their households, and any other persons or entities associated with this promotion are ineligible to enter or win. Void where prohibited by law, including but not limited to Alaska, Florida, Hawaii, Puerto Rico, New York, and Rhode Island.
- IV. How to Enter.** During the Promotion Period, an entrant may enter using one of the following two (2) ways: **Online Entry** and **Mail-In Entry**, **NO PURCHASE NECESSARY TO ENTER**. Entries must be submitted by the end of the Promotion Period. **Regardless of the method of entry, only one eligible entry is allowed per person.**
  - A. Online Entry:** During the Promotion Period, an eligible entrant may enter this promotion by completing the Securityplus Federal Credit Union 2024 Online Entry Form, which can be accessed on Sponsor's website and at <https://securityplusfcu.org/newwebsite>
  - B. Mail-In Entry:** Alternatively to online entry, an eligible entrant may enter this promotion by mail ("Mail-In Entry"), an entrant must mail a 3x5 inch card or paper to be filled out correctly with the entrant's name, home address, phone number, and email address to Sponsor at Securityplus Federal Credit Union 7135 Windsor Blvd, Baltimore, MD 21244. Each entry must be on a separate slip of paper. Mail-In Entries must be handwritten and original. Limit (1) Mail-In Entry per outer mailing envelope. Outer mailing envelopes must include "Securityplus 2024 New Website Scavenger Hunt &



Sweepstakes". For winner selection purposes, Mail-In Entries will be deemed made on the day they are post-marked. Mail-In Entries must be postmarked by the end of the Promotion Period, and received no later than seven days after the close of the Promotion Period. Sponsor is not responsible for lost, delayed, misdirected, or returned entries and may deem any noncompliant entry void in its sole discretion.

Regardless of the method of entry, entries received after the Promotion Period will be deemed ineligible to win. All submitted entries become the property of Sponsor and will not be acknowledged or returned; Sponsor is not responsible for lost, late, inaccurate, incomplete, damaged, illegible, or misdirected entries. Entry is limited to one entry per person; no automated, photocopied or reproduced entries will be accepted. Multiple entries will result in disqualification of all submitted entries. Online entries will be deemed submitted by the authorized account holder of the email address submitted at time of entry. By entering, you agree to be bound by these Official Rules.

- V. Conditions Applicable to All Entries.** Any use of robotic, repetitive, automatic, programmed, script, macro, or any other automated means or similar entry methods or agents (including, but not limited to, contest-entry services or multiple or different email addresses, identities, registrations or logins) is prohibited and will void all entries submitted by that entrant if discovered by Sponsor. Entrants must use their own name. Sponsor reserves the right in its sole discretion to disqualify any entry at any time that in Sponsor's opinion does not comply with these Official Rules. Sponsor is not responsible for lost, incomplete, damaged, illegible, late, postage-due, or misdirected entries, or for errors in mechanical transmission, unavailability of phone lines or connections, cellular phone service, or any other technical malfunctions or inability to transmit messages or entries. Received entries become the property of Sponsor and will not be returned or acknowledged.
- VI. Winner Selection.** One (1) prize winner will be selected at random from all eligible entries received on or about Monday, October 14, 2024, by Sponsor staff. The odds of winning depend on the total number of eligible entries submitted.
- VII. Winner Notification, and Verification.** Sponsor will attempt to notify the potential winners by email or by phone on or about Friday, October 18, 2024. The potential winner must respond to the initial notification attempt within five (5) business days. Sponsor is not responsible for lost, delayed, misdirected, or returned prize notifications. Awarding of prize is subject to verification of eligibility and compliance with these Official Rules. If the potential winner is not in compliance with these Official Rules, if the potential winner does not respond within five business days of first notification attempt, if a prize notification or attempted notification is returned as undeliverable, if the potential winner is deemed ineligible for any reason, or if the potential winner declines prize offered, the prize will be forfeited and another potential winner will be randomly selected from the remaining eligible entries.
- VIII. Prizes.** The winner will receive one (1) \$2500.00 at a major cruise line in the Sponsor's reasonable discretion (the approximate retail value of the prize is \$2500.00). No substitution, assignment or transfer of the prize is permitted, except by Sponsor, which has the right, in its sole discretion, to substitute the prize with another of comparable or greater value in the event an eligible cruise line cannot be selected. Once the prize is awarded, Sponsor has no further responsibility or obligation related to the winner's use of the prize, and the winner is responsible for satisfying all applicable requirements related to the use of the prize. Sponsor will not replace lost or stolen prizes. Each winner is responsible for all taxes and fees associated with the receipt and/or use of the prize. A properly claimed prizes will be awarded, but in no event will more than the stated number of prizes be awarded. If production, technical, programming, or any other reasons cause more than the stated number of prizes as set forth in these Official Rules to be



available and/or claimed, Sponsor reserves the right to award only the stated number of prizes by a random drawing among all legitimate, unawarded, eligible prize claims. The prize consists only of the \$2500 E-Gift Card and does not include any transportation, excursion, or additional funding related to the cruise, including but not limited to any related purchases, taxes, fees and expenses. The winner understands that the use of the E-Gift Card is subject to the rules and regulations of the chosen cruise line and that Sponsor will not be responsible in any way for the winner's failure to adhere to such requirements, or the cruise line's failure to refund the E-Gift Card in the event of any cancellation or the winner's inability to use the prize. Once the prize is awarded, winner agrees that Sponsor has no further responsibility or obligation related to the winner's use of the prize.

- IX. Conditions of Participation.** By submitting an entry for this promotion, you agree to abide by these Official Rules and any decision Sponsor makes regarding this promotion, which Sponsor will make in its sole discretion. Sponsor reserves the right to correct typographical, printing, or clerical errors in any promotion-related materials and to make other changes that do not materially affect the substance of the Official Rules. Sponsor reserves the right to prohibit any entrant from participating in the promotion if, at its sole discretion, Sponsor finds such entrant to be tampering with the entry process, the operation of the promotion, or if such entrant shows a disregard for, or attempts to circumvent, these Official Rules, or acts: (a) in a manner the Sponsor determines to be not fair or equitable; (b) in an annoying, threatening, or harassing manner; or (c) in any other disruptive manner. If a dispute arises regarding compliance with these Official Rules, Sponsor may consider, in its sole discretion, data reasonably available to Sponsor through information technology systems in Sponsor's control, but Sponsor shall not be obligated to consider any data or other information collected from any other source. Neither the failure of Sponsor to insist upon or enforce strict performance of any provision of these Official Rules nor the failure, delay, or omission by Sponsor in exercising any right with respect to any term of these Official Rules, will be construed as a waiver or relinquishment to any extent of Sponsor's right to assert or rely upon any such provision or right in that or any other instance. If there is any conflict between any term of these Official Rules and any of the entry or marketing materials used in connection with the promotion, the terms of these Official Rules will govern.
- X. Disclaimer, Release and Limit of Liability.** SPONSOR MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, REGARDING ANY PRIZE OR YOUR PARTICIPATION IN THE PROMOTION. BY ENTERING THE PROMOTION, EACH ENTRANT AGREES TO RELEASE AND HOLD HARMLESS, FACEBOOK, INC., INSTAGRAM, AND ANY OTHER WEBSITE USED TO PROMOTE THE SWEEPSTAKES, SPONSOR, THE SELECTED CRUISE LINE, AND THEIR SUBSIDIARIES, AFFILIATES, SUPPLIERS, DISTRIBUTORS, ADVERTISING/PROMOTION AGENCIES, AND PRIZE SUPPLIERS, AND EACH OF THEIR RESPECTIVE PARENTS, AFFILIATES, AND SUBSIDIARIES AND EACH SUCH COMPANY'S OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY CLAIM OR CAUSE OF ACTION, INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, DEATH, OR DAMAGE TO OR LOSS OF PROPERTY, ARISING OUT OF PARTICIPATION IN THE PROMOTION OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR: (1) ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY ENTRANTS, PRINTING ERRORS, OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR USED IN THE PROMOTION; (2) TECHNICAL FAILURES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO MALFUNCTIONS, INTERRUPTIONS, OR DISCONNECTIONS IN PHONE LINES OR NETWORK HARDWARE OR SOFTWARE; (3) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE ENTRY PROCESS OR THE PROMOTION; (4) TECHNICAL OR HUMAN ERROR THAT MAY OCCUR IN THE ADMINISTRATION OF THE PROMOTION OR THE PROCESSING OF ENTRIES; OR (5) ANY



INJURY OR DAMAGE TO PERSONS OR PROPERTY, OR ANY CONSEQUENTIAL, EXEMPLARY, SPECIAL OR PUNITIVE DAMAGES THAT MAY BE CAUSED, DIRECTLY OR INDIRECTLY, IN WHOLE OR IN PART, FROM ENTRANT'S PARTICIPATION IN THE PROMOTION OR RECEIPT OR USE OR MISUSE OF ANY PRIZE. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, the entrant's sole remedy is another entry in the promotion, if possible. If for any reason, this promotion is not capable of running as planned, including infection by computer virus, tampering, fraud, technical failure, or any other cause that corrupts or threatens the administration, security or integrity of the promotion, Sponsor reserves the right, in its sole discretion, to terminate or suspend the promotion. If Sponsor terminates or modifies the promotion, Sponsor will post notice on [www.securityplusfcu.org](http://www.securityplusfcu.org) website.

**XI. General Publicity.**

- A.** By accepting a prize, a winner grants to the Sponsor and those acting pursuant to the authority of Sponsor (which grant will be confirmed in writing upon Sponsor's request), the right to print, publish, broadcast and use in all media without limitation at any time the program participant full name and/or biographical information for advertising, trade and promotional purposes without further payment or additional consideration, and without review, approval or notification to the fullest extent permitted by law. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Twitter or LinkedIn.
- B.** By accepting a prize, a winner consents to the use of his/her name or photograph or likeness for advertising and promotional services without additional compensation to the fullest extent permitted by law. The winner's name, and/or likeness can be used by Sponsor in any future marketing or promotional materials and the winner releases the Sponsor from any liability in connection with the Sweepstakes.

**XII. Dispute.** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of any entrant, winner, and Sponsor 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, and the courts of the State of Maryland shall be the sole forum for any disputes arising in any way out of or related to the Sweepstakes, the Official Rules, and/or any prize, to the exclusion of all others. The decisions of Sponsor are final and binding in all matters relating to this Sweepstakes. These Official Rules may not be published or otherwise reproduced elsewhere, in whole or in part, without the written consent of Sponsor, which claims all applicable rights to these Official Rules.

**XIII. Severability.** If any provision(s) of these Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

**XIV. Privacy.** All information submitted will be treated according to Sponsor's privacy policy, available at <https://securityplusfcu.org/disclosures/privacy-policy>. By participating in the Program and providing your contact information, all persons entering hereby agree to Sponsor's collection and usage of their personal information and acknowledge that they have agreed to be bound by Sponsor's Privacy Policy.

**XV. Winner List Request.** To request a list of the Sweepstake's winner, please send a self-addressed, stamped business-size envelope, by December 31, 2024, to:

**Marketing – Securityplus 2024 New Website Scavenger Hunt & Sweepstakes  
Winner's List Request**  
Securityplus Federal Credit Union  
PO Box 7560 Baltimore, MD 21207-0560



**THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.**