



## **Instagram Contest Drawing Official Rules**

**NO PURCHASE/APPLICATION NECESSARY  
PURCHASE/APPLICATION DOES NOT IMPROVE ODDS OF WINNING  
EACH ENTRY HAS AN EQUAL CHANCE OF WINNING**

Beach Municipal Federal Credit Union's ("Beach Municipal FCU") What Are You Saving For In 2024? ("Event") Drawing ("Drawing") is governed by these official rules ("Official Rules"). By participating in the Drawing, each entrant agrees to these Official Rules. Results of the Drawing are final in all respects. The Drawing is subject to all federal, state, and local laws and regulations and the eligibility requirements below, and is void in Alaska, Florida, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise prohibited by law.

**Drawing Period:** The Drawing commences on January 19, 2024, at 6:00:00AM and ends on February 29, 2024, at 10:00:00PM EST.

**Eligibility:** The Drawing is open to all Beach Municipal FCU members in good standing as well as all others who are eligible for membership with Beach Municipal FCU including City of Virginia Beach employees, Virginia Beach City Public Schools employees, volunteers and their families who are 13 years of age or older. Directors, officers, volunteers, and employees of Beach Municipal FCU and its respective affiliates, subsidiaries, advertising and promotion agencies, and suppliers, and their immediate family members and/or those living in the same household of each, are not eligible to participate. Drawing void where prohibited by law.

**To Enter:** Eligible entrants can enter the Drawing in two ways. First, entrants must post a video or picture on Instagram of their 2024 Savings Goal, and tag Beach Municipal FCU. Duplicate and incomplete entries will not be accepted. Second, entrants may alternatively enter the Drawing by hand printing the words "What Are You Saving For in 2024 Contest" and his or her full name, address, daytime phone number (including area code), email address, and date of birth, on a 3x5 inch card and mailing it to Marketing Department, Beach Municipal FCU, 4164 Virginia Beach Blvd., Virginia Beach, VA 23452. Mail-in entries must be received by Beach Municipal FCU by February 29, 2024. Proof of mailing does not constitute proof of delivery.

Each eligible entry has an equal chance of winning.

Beach Municipal FCU, and any of its affiliates, directors, volunteers, employees, and agents will not be responsible for: (a) any late, lost, stolen, illegible, misrouted or damaged entries; (b) any Drawing disruptions, injuries, losses or damages caused by events beyond the control of Beach Municipal FCU; or (c) any printing or typographical errors in any materials associated with the Drawing. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of Beach Municipal FCU. Beach Municipal FCU will not verify receipt of entries. Any entry not complying with these requirements will be disqualified in Beach Municipal FCU's sole discretion without notification. There is a limit of one (1) entry per person regardless of the method of entry. Any additional entries are void and will not be counted. No purchase necessary. Purchase of any Beach Municipal FCU product or service does



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not enhance the chance of winning. All Beach Municipal FCU decisions regarding eligibility and qualifying entries are final.

NO PURCHASE NECESSARY TO ENTER OR WIN.

**Liability:** By entering the Drawing, all entrants and the winners release Beach Municipal FCU, any of its affiliates, directors, volunteers, employees and agents, along with any websites used for the promotion of the Drawing, from any liability whatsoever and waive any and all causes of action related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Drawing or delivery, mis-delivery, acceptance, possession, use of or inability to use any prize (including, without limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity, privacy or defamation, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or any other theory. Beach Municipal FCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Drawing. Beach Municipal FCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Drawing and redemption of the prize.

**Consumer Disclosure:** Beach Municipal FCU will choose and award five (3) prizewinners, drawn at random from all qualified entries ("Official Winners"), with a Fifty Dollar (\$50.00) VISA® Gift Card ("Prize"), for a total Prize value of \$150. Odds of winning are dependent upon the number of qualified entries received. A winner can only win one (1) of the VISA® Gift Cards.

**Awarding of Prize(s):** The Official Winners will be notified by telephone no later than March 15, 2024, and posted on Beach Municipal FCU's website, its social media pages and in other Beach Municipal FCU media. No substitution of the Prize may be made, and the Prize is non-refundable, not subject to exchange and not transferable. The Official Winners will be responsible for payment of all federal, state, and local taxes associated with the Prize as well as any and all services, applications or other incurred expenses. The Prize does not include airfare, lodging or any other costs associated with claiming or utilizing the Prize awarded.

If an Official Winner is unable to claim his/her Prize within thirty (30) days of notification, that Official Winner will forfeit any and all rights to the Prize, and Beach Municipal FCU will select another Official Winner through random drawing from the remaining eligible entrants. The Prize is awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND, express or implied, (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

By entering this Drawing, entrants understand that Beach Municipal FCU, any of its affiliates, directors, volunteers, employees and agents shall have the right to use the Official Winners' name, likeness, and photograph for advertising and promotional purposes without additional compensation or remuneration (except where prohibited).



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**Dispute:** The Drawing and these Official Rules will be governed, construed and interpreted under the laws of the Commonwealth of Virginia, without regard to choice of law rules. Entrants agree to be bound by these Official Rules and by the decisions of Beach Municipal FCU, which are final and binding in all respects. Beach Municipal FCU, any of its affiliates, directors, volunteers, employees, attorneys, and agents reserves the right to change these Official Rules at any time, in its sole discretion, and to suspend or cancel the Drawing or any entrant's participation in the Drawing should causes beyond its control affect the administration, security or proper play of the Drawing or if Beach Municipal FCU and any of its affiliates, directors, volunteers, employees and agents or otherwise become (as determined in its sole discretion) incapable of running the Drawing as planned.

Entrants who violate these Official Rules, tamper with the operation of the Drawing or engage in any conduct that is detrimental or unfair to Beach Municipal FCU, any of its affiliates, directors, volunteers, employees and agents or any other entrant (in each case as determined in Beach Municipal FCU's and any of its affiliates, directors, volunteers, employees and agents' sole discretion) are subject to disqualification from entry into the Drawing. Beach Municipal FCU and any of its affiliates, directors, volunteers, employees and agents reserve the right to exclude persons whose eligibility is in question or who have been disqualified or are otherwise ineligible to enter the Drawing.

**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.

**List of Winners:** For a list of the Official Winners, send a self-addressed stamped envelope to: Beach Municipal FCU, 4164 Virginia Beach Blvd., Virginia Beach, VA 23452, Attn: Marketing.

**Sponsor:** Beach Municipal Federal Credit Union. The Drawing is in no way sponsored, endorsed or administered, or otherwise associated with Instagram or any of its affiliates, directors, volunteers, employees and agents, or any websites used for the promotion of the Drawing, including without limitation Facebook, Instagram, LinkedIn, YouTube or Twitter.