Open a Checking Account and you could win $10,000*!

GET THERE WITH $10,000

FINANCIAL FREEDOM IS A BEAUTIFUL PLACE.

*See next page for official rules.
Northeast Credit Union - 2020 “Get There” Checking Sweepstakes Official Rules

The following promotion is intended for viewing in the United States and D.C. only (including territories, possessions, and commonwealths) and will be construed and evaluated according to United States laws.

Northeast Credit Union’s 2020 “Get There” Checking Sweepstakes ("Sweepstakes") - Official Rules

NO PURCHASE/ACCOUNT OPENING NEEDED TO ENTER OR WIN. A PURCHASE OR ACCOUNT OPENING WILL NOT INCREASE YOUR CHANCE OF WINNING. SWEEPSTAKES IS VOID WHERE PROHIBITED BY LAW.

NORTHEAST CREDIT UNION’s Sweepstakes offers a chance for eligible entrants to win ONE (1) Grand Prize of $10,000 at the culmination the Sweepstakes Promotional Period (July 1, 2020 through November 30, 2020).

1. Terms and Conditions – By entering the Sweepstakes, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Sweepstakes.

2. Sponsor - The Sponsor of this Sweepstakes is Northeast Credit Union, 100 Borthwick Avenue, Portsmouth, New Hampshire 03801 (the “Sponsor”).

3. Eligibility - The Sweepstakes is open only to legal residents of the continental United States Alaska, and Hawaii who, at the time of entering the Sweepstakes are eighteen(18) years of age or older; winner need not be present to win; member in good standing; non-transferable. All entrants must be natural persons. No entries from business entities accepted. Employees of NORTHEAST CREDIT UNION, its affiliates, subsidiaries, advertising or promotional agencies and their immediate family members and/or those living in same household are not eligible to enter the Sweepstakes. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren. Winner is only eligible to receive one prize from Sponsor per calendar year January 1, 2020 - December 31, 2020.

4. Sweepstakes Period - Sweepstakes begins on July 1, 2020 at 12:00 am Eastern Standard Time (EST) and ends on November 30, 2020 at 11:59 pm Eastern Standard Time (EST) (the “Sweepstakes Period”).

5. How to Enter – No Purchase Necessary to Enter or Win. There are (2) two Methods of Entry during the Sweepstakes Promotional Period:

   1. Automatic Entry. You will automatically receive ONE (1) Sweepstakes Entry for:
      A. Each New NORTHEAST CREDIT UNION Checking Account opened with a Minimum of $100 and Direct Deposit, or
      B. Each new NORTHEAST CREDIT UNION Checking Account opened with $100 and 20 Qualified Debit Card Transactions per Month (ATM withdrawals do not apply) during the Promotional Period. The Automatic Sweepstakes Entry will be submitted in the name of the Primary Account Holder.

   2. Alternate Means of Entry. You will receive one Sweepstakes entry when you complete (1) 3 x 5 index card with your complete name, age, address, phone number and email address. Limit one entry per household. Entries may be dropped off at any Northeast Credit Union branch or send by mail to Northeast Credit Union, Attn. NORTHEAST CREDIT UNION “Get There” Checking Sweepstakes, P.O. Box 1240, Portsmouth, NH 03802-1240. Entries must be received before 6 pm Eastern Standard Time (EST) [End of Business] on November 30, 2020. Incorrect or incomplete entries are void.

6. How the Grand Prize Winner will be Determined - Sponsor will independently randomly select the potential Sweepstakes Grand Prize winner from all eligible entries received during the Promotion Period, on or by December 7, 2020. The winner will be notified in person, by email or by phone. The grand prize drawing will be held in private at NORTHEAST CREDIT UNION’s Portsmouth, NH Headquarters.

7. Grand Prize - The potential Grand Prize Winner of $10,000.00 will be notified no later than December 20, 2020 and will be provided with the email process or the telephone process, via email or by phone of the Primary Account Holder information on file at Northeast Credit Union. Each potential Grand Prize winner will be required to sign and return a Declaration of Compliance, Liability Waiver, a W-2G Tax form and a Publicity Release (“Declaration”) which must be received by Sponsor, within FIVE (5) days of the date notice or attempted notice is sent, in order to claim his/her prize. If a potential winner of any prize cannot be contacted, fails to sign and return the Declaration or provide any other requested information within the required time period (if applicable), the potential winner forfeits his/her prize. Receiving a prize is contingent upon compliance with these Official Rules. The $10,000 Grand Prize will be deposited into the account designated by the winner’s Primary Account Holder or presented by check. In the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only THREE (3) alternate drawings will be held, after which the prize will remain un-awarded.

8. Odds of Winning - The odds of winning depend upon the number of automatic and alternate entries received.

9. Taxes – Prize is considered taxable income, and winner(s) will be solely responsible for all federal, state, and local taxes. Winner(s) will receive and be required to sign a W-2G Tax form reflecting the amount they receive as a prize. Delivery of prize will be made in the year 2020.

10. General Conditions – Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any or all of the prizes offered herein. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

11. Release and Hold Harmless - By entering the Sweepstakes, you agree to release and hold harmless NORTHEAST CREDIT UNION, its parents, subsidiaries and affiliated entities, and each of their directors, officers, employees, attorneys, agents, and representatives from any damage, injury, expense, cost, death, loss, claim, action, demand, or other liability that may arise in connection with the Sweepstakes, or resulting from acceptance and/or use of any prize, travel to or from any prize-related activity, participation in this Sweepstakes, and from any misuse or malfunction of any prize awarded, including, without limitation, personal injury, death, and/or property damage. All sweepstakes entries become the property of Sponsor. Entries will not be returned. Sponsor is not responsible for entries that are lost, late, corrupted, incomplete, misdirected, or not otherwise correctly received due to technical, administrative, or human error, including, but not limited to, any software, hardware, computer or networking issues, or any other circumstances – technical or otherwise - beyond Sponsor’s control.

12. Publicity - Except where prohibited, participation in the Sweepstakes constitutes each winner’s consent to Sponsor’s and its agents’ use of winner’s name, likeness, photograph, voice, opinions and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.

13. Entrant’s Personal Information – Information collected from entrants is subject to Sponsor’s Privacy Policy which can be found at necu.org disclosures.

14. Applicable Law - Any dispute arising from this Sweepstakes will be determined according to the laws of the State of New Hampshire and Maine, without reference to its conflict of laws principles, and by entering the Sweepstakes, you fully consent to the personal jurisdiction of the State and Federal Courts located in Rockingham County, New Hampshire and agree that such courts shall have exclusive jurisdiction over all such disputes.

For more information, email: Marketing@necu.org, call (888) 436-1847 or write us at: Northeast Credit Union PO Box 1240 Portsmouth, NH 03802-1240