

**AMERICAN EAGLE FINANCIAL CREDIT UNION
2019 AVON GRAND OPENING GIFT CARD DRAWING OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.
A PURCHASE, DEPOSIT OR OPENING AN ACCOUNT WILL NOT INCREASE YOUR
CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.**

1. **Applicability of Official Rules.** During the grand opening of its Avon Branch, American Eagle Financial Credit Union, Inc. (“AEFCU” or “Sponsor”) will be holding a promotional drawing (the “Prize Drawing”) for visitors to win one of twenty (20) \$100 (one hundred dollar) gift cards (each a Prize”). By entering the Prize Drawing and/or accepting the Prize, you agree to be bound by these Official Rules.
2. **Eligibility.** Prize Drawing is open only to permanent legal residents of the fifty (50) United States or the District of Columbia 18 years of age or older at the time of entry. Employees, officers, directors and their immediate family members (parents, children, siblings, spouse or persons living in the same household) of Sponsor, its parents, subsidiaries, affiliates, or any advertising or promotion agencies involved in this Prize Drawing (collectively, the “Prize Drawing Entities”) are not eligible. Eligibility is subject to verification. Void where prohibited by law. Subject to all applicable federal, state and local laws. All Entries become the property of Sponsor. Limit one entry per person (an “Entrant”) per day regardless of the method of entry. At the discretion of the Sponsor, any attempt by an Entrant to submit more than the one Entry per day by using multiple/different addresses, email addresses, telephone numbers, identities, logins, accounts, and/or any other methods will void all of such Entrant’s entries and such Entrant may be disqualified from participation in the Sweepstakes
3. **Promotion Period.** The Promotion Period for the Prize Drawing will begin at 8:30 a.m. Eastern Time (“ET”) on April 15, 2019, and end at 4:30 p.m. ET May 31, 2019.
4. **How to Enter.** Visit AEFUC’s Avon branch located at 427 West Avon Road, Avon, Connecticut (the “Avon Branch”) and complete an entry form (an “Entry”). You may enter once per day throughout the promotional period.
5. **Prize.** A total of twenty (20) \$100 (one hundred dollar) gift cards to local restaurants and retail stores will be distributed. Retail value is \$100 per prize and \$2,000 for all prizes.
6. **General Prize Conditions.** Prizes are non-transferable, and no substitution, exchange, or cash redemption will be permitted, except at Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize of equal or greater value, including a substitution in the retail store, restaurant or other commercial establishment corresponding to the gift card. Gift cards are subject to additional terms and conditions of third party businesses where they are to be redeemed. Sponsor does not guarantee the availability of goods or services offered by such businesses and is not responsible for lost, stolen, or damaged gift cards. All prizes must be accepted “as-is,” and no warranties will be provided by Sponsor. Winners are solely responsible for all taxes and fees arising from receipt, acceptance or use of any prize. Prize value is generally includible as income for tax purposes.
7. **Winner Selection and Notification; Acceptance of Prizes.** A winner for each Prize will be drawn at the Avon Branch on Saturday, June 1, 2019 at 9:00 a.m. Potential Prize winners need not be present at drawing to win and will be notified by phone by Friday, June 7, 2019.

Potential winners must pick up their Prize, in person, at the Avon branch. One prize per person. If winner is unable for any reason to pick up the prize by June 29, 2019, winner will forfeit the Prize in its entirety and Sponsor may, at its option, either select another winner or be relieved of liability for fulfillment of the Prize.

8. Odds of Winning depend on the number of eligible entries received in the Prize Drawing.
9. General. Sponsor reserves the right to modify, extend, suspend, or terminate the Prize Drawing, in whole or in part, if it determines, in its sole discretion, that the Prize Drawing is technically impaired or corrupted or that fraud or technical problems, failures or malfunctions or other unintended circumstances have impaired the integrity, administration, legality, security, proper functioning and/or feasibility of the Prize Drawing as contemplated herein. If the Prize Drawing or any portion thereof is terminated before the designated end date, Sponsor will (if possible) select winner(s) in a random drawing from all eligible, non-suspect entries unaffected by the problem. Inclusion in such drawing shall be each Entrant's sole and exclusive remedy in such circumstances.
10. Sponsor reserves the right, in its sole discretion, to disqualify any person believed to be tampering with the entry process or the operation of the Prize Drawing or any entry mechanism, acting in violation of these Official Rules, or to be acting in an unsportsmanlike, unfair, illegal or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Prize Drawing, or to annoy, abuse, threaten or harass any other person. Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law.
11. Release. You agree that the Prize Drawing Entities shall not be responsible or liable for: (1) any incorrect or inaccurate information, whether caused by Entrant, Sponsor, or any printing or typographical errors or equipment or programming associated with or utilized in the Prize Drawing; (2) technical failures of any kind including, but not limited to, malfunctions, interruptions, miscommunications, delays or disconnections in phone lines, the Internet, any website associated with this Prize Drawing, or any network hardware or software; (3) unauthorized human intervention in any part of a Prize Drawing; (4) technical or human error that may occur in the administration of the Prize Drawing or the processing of entries; (5) late, lost, incomplete, inaccurate, illegible, misdelivered, or undeliverable entries or notifications; or (6) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participation in the Prize Drawing or any Prize Drawing-related activity, or receipt or use or misuse of any prize. You further acknowledge that Prize Drawing Entities have not made any warranty, representation or guarantee, express or implied, in fact or in law, with respect to any Prize, including, without limitation, as to such Prize's quality or fitness for a particular purpose.
12. Limitation of Liability. To the fullest extent permitted by law, by entering a Prize Drawing or accepting a prize, each Entrant agrees to release, discharge, indemnify and hold harmless each of the Prize Drawing Entities, and their officers, directors, employees, affiliates, representatives and agents, from and against any claims, damages, liabilities, losses or causes of action related in any way to the operation of or such Entrant's participation in any Prize Drawing and any other claims, damages or liabilities, including without limitation any injuries, damages or losses to any person or property of any kind resulting, in whole or in part, directly or indirectly, from Entrant's acceptance, possession, misuse or use of Prize or

participation in Prize Drawing. Under no circumstances will any Entrant be permitted to obtain awards for, and Entrant hereby waives all rights to claim punitive, incidental, consequential, or any other damages, court costs, or attorney's fees, other than for actual out-of-pocket expense not to exceed fifty dollars (\$50.00). If for any reason an Entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, Entrant's sole remedy is another Entry if available.

13. Disputes: Except where prohibited by law, by entering the Prize Drawing, each Entrant agrees that any and all disputes, claims and causes of action arising out of or connected with the Prize Drawing or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Connecticut or another court of competent jurisdiction located in Connecticut. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of any Entrant and Sponsor in connection with the Prize Drawing, shall be governed by, and construed in accordance with, the laws of the State of Connecticut, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Connecticut.
14. Trademarks. Names and trademarks associated with prizes are used solely to identify the prizes. No endorsement, authorization, sponsorship, or approval by prize manufacturers or trademark owners is intended or implied by such use. All referenced names and trademarks are registered and unregistered trademarks or copyrights of their respective owners.
15. Publicity: Except where prohibited by law, acceptance of a Prize constitutes winner's consent to the Sponsor's and its agents' use of the name, likeness, city and state of winner, as the case may be, for advertising and promotional purposes worldwide and in all forms of media now known or hereafter developed, without further compensation, in perpetuity, without notice or review or approval.
16. Copy of Official Rules/Winners List: For a copy of these Official Rules or Winner List, send a self-addressed, stamped business-size (#10) envelope to: American Eagle Financial Credit Union, Attn: Marketing, 333 East River Drive, East Hartford, CT 06118. Please specify "Rules" or "Winner List." Requests must be received by May 31, 2019. You may also view the rules at www.americaneagle.org/Avon.

SPONSOR: American Eagle Financial Credit Union, 333 East River Drive, East Hartford, CT 06118