

**Municipal Credit Union (“MCU”)
MCU Kickoff Scramble Sweepstakes Official Rules**

NO PURCHASE OR BANKING TRANSACTION NECESSARY TO ENTER OR WIN. A PURCHASE OR BANKING TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.

Sponsor: Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007 is the Sponsor of the **MCU Kickoff Scramble Sweepstakes** (the “Sweepstakes”). The Sweepstakes is in no way sponsored by, endorsed by, administered by, or associated with Facebook.

Administrator: Vanguard Direct (VGD), 519 8th Ave., New York, NY 10018 is the Administrator of the **MCU Kickoff Scramble Sweepstakes** (the “Sweepstakes”).

Sweepstakes Description: The Sweepstakes entry period begins on Wednesday, August 29th, 2018 at 12:01 A.M E.T. and ends on Monday, September 10th, 2018 at 11:59 P.M E.T. (the “Promotion Period”). By participating in the Sweepstakes, each entrant unconditionally accepts and agrees to comply and abide by these Official Rules and the decisions of Sponsor and Administrator, whose decisions shall be final and legally binding in all respects.

Eligibility:

The Sweepstakes is open to U.S. legal residents who are 18 years of age or older at the time of entry. Sponsor’s and Administrator’s officers, directors, employees and their immediate family members (spouses, parents, grandparents, children, and siblings and their respective spouses) and individuals living in the households of such officers, directors and employees are not eligible to participate. This Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or otherwise restricted by law.

How to Enter:

Using MCU’s official NYMCU Facebook page, you may successfully complete the puzzle within the allotted time without the utilization of an outside agency or automated system. Submissions must include all required fields to be completed for each individual entry, including first name, last initial and email address. Your email will be used for Sweepstakes purposes only. Your email will not be used for any other promotional purposes or shared with other third-parties outside of the Sponsor and Administrator

A certain number of entries in the prize drawing will be granted based on how quickly the entrant solves the puzzle.

Completed in 0-20 seconds: 5 entries in the prize drawing

Completed in 21-40 seconds: 3 entries in the prize drawing

Completed in 41-60 seconds: 1 entry in the prize drawing

There is no limit to the number of times an entrant can play or number of entries one can earn.

By submitting a completed puzzle, you indicate your unconditional agreement to, and acceptance of, these Official Rules and Administrator's decisions, which are final and binding. Sponsor reserves the right to reject any entries that are incomplete or do not comply with the Official Rules.

If you are having difficulty viewing the MCU Kickoff Scramble Puzzle, you may enter the Sweepstakes by filling out the alternative entry form, which is available via a link from the Sweepstakes page. Each alternative entry will result in 5 entries in the prize drawing. Submissions must include all required fields to be completed for each individual entry, including first name, last initial and email address. Your email will be used for Sweepstakes purposes only. Your email will not be used for any other promotional purposes or shared with other third-parties outside of the Sponsor and Administrator.

Winner Selection and Notification:

All entries entered, submitted, and accepted will be subject to a random selection process conducted by the Administrator on Tuesday, September 11th, 2018. The Administrator will select ten (10) winners for the Sweepstakes by random drawing, each of whom will be contacted by Sponsor by email on Wednesday, September 12th, 2018. Although there is no limit to the number of times an entrant can play or number of entries an entrant can submit, an entrant can only be selected one (1) time as a winner of the Sweepstakes. Each of the ten (10) random drawings will be conducted independently. Once an entrant is selected as a winner, all entries received from that entrant will be removed from future random drawings.

Winners may be required to complete an Affidavit of Eligibility & Publicity/Liability Release Form ("Affidavit"), except where prohibited. Please refer to the "Winner Verification" section below for additional details pertaining to the requirements of Affidavit completion.

Winner Verification:

The winning entries will be selected by Administrator and Administrator's decisions are final. Potential prizewinners may be required to complete an Affidavit of Eligibility & Publicity/Liability Release Form ("Affidavit"), except where prohibited. If required by Sponsor, the fully completed,

signed and notarized Affidavit must be returned within fourteen (14) days of its receipt. If the fully completed, signed and notarized Affidavit is not returned to Sponsor within the time period specified, that prizewinner/entry will be disqualified. Administrator will not be responsible for any undeliverable or returned documentation and the prize will be forfeited. Unclaimed prizes will not be awarded. Sponsor reserves the right, at Sponsor's sole discretion, to substitute any stated prize with another prize of equal or greater value. No transfer or assignment of any prize is permitted except at the sole discretion of the Sponsor. By entering this Sweepstakes, each winner consents to Sponsor's use of his/her name, voice recordings, city and state of residence, biographical information, entry materials, photograph and likeness for advertising, trade and/or publicity purposes in any media or format, online or offline, now or hereafter known, without additional consideration, compensation or permission (except where prohibited by law).

Prizes/Odds of Winning:

Autographed Sam Darnold Jets Helmet: One (1) Grand Prize Winner will receive one (1) autographed Sam Darnold Jets helmet. **Approximate Retail Value ("ARV") is \$500.**

Autographed Jets Football: Four (4) First Prize Winner will receive one (1) autographed Jets football. **Approximate Retail Value ("ARV") of each prize is \$250.**

\$50 MCU VISA Gift Cards: Five (5) Second Prize winners will each receive one (1) \$50 MCU VISA Gift Card. **Approximate Retail Value ("ARV") of each prize is \$50.**

Limit one per prize per entrant regardless of method of entry or number of entries. The odds of winning will depend on the total number of eligible entries received by Administrator during the Promotion Period. Taxes, if any, are the sole responsibility of the winner. A 1099 tax form will issued to the winners as required by law. **THE TOTAL APPROXIMATE RETAIL VALUE ("ARV") OF ALL PRIZES IS \$1,750.**

Sweepstakes Limitation:

All entries are subject to verification and approval by Administrator. Entries that do not meet the requirements or otherwise do not comply with the Official Rules herein may be disqualified. Administrator, in its full discretion, will determine what constitutes a valid entry. Administrator is not responsible for incomplete, lost, illegible, late, or misdirected or entries. Administrator is not responsible for transmission defaults, computer server failure, delayed, garbled or corrupted data, technical, hardware and/or software malfunctions of any kind, or failure of any of the equipment or programming associated with or utilized in this Sweepstakes, or any human or other errors that may occur in connection with this Sweepstakes. Sponsor is not responsible for printing or typographical errors in any Sweepstakes-related materials. Sponsor, in its sole discretion, reserves the right to suspend, cancel or modify the Sweepstakes or any portion of the

Sweepstakes, without notice or liability, if the integrity of the Sweepstakes is compromised in any manner as determined by Sponsor, or if the Sweepstakes is not capable of being conducted as intended by Sponsor. In such event, Administrator will select winner(s) from among all eligible non-suspect entries received prior to such action. Under no circumstances will more prizes than those set forth in these Official Rules be awarded. If an error occurs that results in more potential winners than available prizes stated, Sponsor may elect to select winner(s) from among all eligible potential prizewinners to award the number of prizes indicated. Administrator reserves the right, at 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 these Official Rules or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of this Sweepstakes. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE, INTERFERE WITH, OR UNDERMINE THE LEGITIMATE OPERATIONS OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND/OR CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any terms of these Official Rules shall not constitute a waiver of that provision. All entries become the exclusive property of Sponsor and will not be acknowledged or returned. Sweepstakes

Release of Liability:

All entrants hold the Sponsor and Administrator's and its officers, directors, employees, and all others associated with the development and execution of this Sweepstakes (the "Indemnified Parties") harmless from and against all claims of any nature arising in connection with entrant's participation in the Sweepstakes and acceptance or use of a prize. Entrants are solely responsible for their entries. Entrants may not submit materials that introduce any software viruses, worms or other programs designed to damage software, hardware or telecommunications equipment or are off-topic, partisan-political, contain advertising, nudity, personal attacks or expletives, or is otherwise abusive, threatening, unlawful, harassing, discriminatory, libelous, obscene, false, sexually explicit, or that infringes on the rights of any third party.

All entrants release Sponsor and Administrator and its officers, directors, employees, agents and all others associated with the development and execution of this Sweepstakes, from any and all liability with respect to, or in any way arising from or in connection with, participation in this Sweepstakes and/or the acceptance, possession or use of any prize that may be awarded to them, including but not limited to, liability for personal, bodily injury, death, damages or losses of any kind. By accepting a prize, winner acknowledges and agrees that, to the extent allowed by law, Sponsor, its officers, directors, employees and agents have neither made, nor are in any manner responsible or liable for, any warrant, representation or guarantee, express or implied,

in fact or in law, relative to any prize, including without limitation, its quality, mechanical condition or fitness for a particular purpose. Entrants agree that all disputes, claims and/or causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs. Additionally, unless otherwise prohibited, under no circumstance will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, indirect, punitive, incidental and consequential damages, and other damages, other than actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. Entrants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrants' rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision of these Official Rules. By entering, entrants consent to the jurisdiction and venue of the federal, state and local courts located in New York, New York.

Winners List: To obtain the names of the winners, send a self-addressed envelope with first-class postage affixed to: Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007, ATTENTION: Public Relations Department. All such requests must be received by Sponsor by October 24, 2018. Sponsor will also place the Winner's List on MCU's official Facebook page.