

Frontwave Credit Union
Official Contest Rules
America Saves 2021 #SaveWithFrontwave Social Media Contest

1. **ELIGIBILITY:** This contest is not open to Frontwave employees, relatives of employees, judges and their immediate families, directors, or committee members. Must be 18 years or older at the time of entry, and a Member of Frontwave Credit Union in good standing as defined by the Credit Union bylaws, at the time of the drawing. The anticipated number of contestants is unknown as it is dependent on the number of entries received. Incomplete entries are void. Frontwave Credit Union (Frontwave) reserves the right to disqualify a contestant if Frontwave deems the contest rules were not followed. Frontwave contests are void when and where prohibited by law.
2. **NO PURCHASE NECESSARY:** There is no purchase necessary to enter, or to win.
3. **ENTRIES:** Eligible persons can enter the contest through any or all of the following three (3) methods:
 1. **Facebook:** Like @FrontwaveCU on Facebook, then make a public post telling us what you're saving for using the hashtag #SaveWithFrontwave
 2. **Twitter:** Follow @FrontwaveCU on Twitter, then make a public tweet telling us what you're saving for using the hashtag #SaveWithFrontwave
 3. **Instagram:** Follow @FrontwaveCU on Instagram, then make a public post telling us what you're saving for using the hashtag #SaveWithFrontwave

Once submitted, an entry cannot be deleted, canceled or modified. Only completed posts through the listed Social Media accounts will be accepted. Only one entry per Social Media platform, for a total of up to three entries per person.

4. **DEADLINE FOR ENTRY:** Submissions must be received no later than 12:59 p.m. on Thursday, April 29, 2021.
5. **PRIZES:** One random winner from all eligible entries will be drawn on April 30, 2021. The winner will receive a deposit of \$500 into their Frontwave savings account. Frontwave will make reasonable efforts to contact the winner within the week following the contest. If no response is received from the winner within 48 hours of contact, a new winner will be drawn. Odds of winning are dependent on the number of entries received. All prizes awarded through Frontwave are non-transferable nor will a prize be substituted at the request of a contest winner.
6. **RELEASE:** Frontwave may require a Release Form to be completed by the winner and any other person or persons involved in accepting a prize. All entrants agree to grant Frontwave unlimited use of their submitted picture, name, voice, image, quotation or facsimile, without consideration, in conjunction with their participation in any given contest.
7. **CHANGES:** Frontwave reserves the right to extend the contest if it so desires. Frontwave reserves the right to make necessary changes to the contest rules and procedures. In the event of any dispute pertaining to this contest, the decision of Frontwave management is final.
8. **INDEPENDENT OVERSIGHT:** The Frontwave Supervisory Committee shall have independent oversight over all contest activities.