

## 2019 “National Credit Union Youth Month” Photo Contest during the month of April

### Prizes

United 1<sup>st</sup> FCU’s panel of six judges will select the top three photos based on creativity and how well the photo depicts the theme of “youth saving for their future”. These three selections will be posted on Facebook for voting by the Facebook community. Winners will be notified by phone.

- 1<sup>st</sup> place prize - \$100
- 2<sup>nd</sup> place prize - \$50
- 3<sup>rd</sup> place prize - \$25

Winning prizes will be deposited to the youth member’s savings account. If the youth does not have an account, the parent or legal guardian may come in to the nearest United 1<sup>st</sup> branch to establish an account in the minor’s name and winnings will be deposited into savings account.

### How to Enter

Parents or legal guardians may post a photo of their child (ages 1-21) on our Facebook page between April 2, 2019 and April 21, 2019 at 11:59p.m. Eastern time. If you do not have a Facebook account, you can also submit your photo via email at [info@united1fcu.org](mailto:info@united1fcu.org). Please limit one entry per person. On April 22, a panel of United 1<sup>st</sup> staff will select the top three entries based on creativity and originality. These three photos will be shared on the United 1<sup>st</sup> FCU Facebook page and the public may vote for their favorite photo via the United 1<sup>st</sup> FCU page or private message (one vote per Facebook user). Voting will end on April 29<sup>th</sup> at 11:59p.m. Eastern time. The top vote recipient will receive \$100, second place will receive \$50 and third place will receive \$25.

Please do not include any personal contact information or account information in your entry post. We will provide the winner with instructions on how to claim their prize.

### Contest Rules

1. Must be 18 years of age or older and a U.S. citizen to post a photo entry.
2. There is no cost to enter.
3. Entrants are limited to one per youth/student
4. By entering, entrants agree to indemnify, defend and hold harmless United 1<sup>st</sup> FCU, its officers, directors and employees, from any and all third party liability for any injuries, loss, claim, action, demand or damage of any kind arising from or in connection with the contest, including without limitation any third party claim for copyright infringement or a violation of an individual’s right to privacy or publicity right.
5. Photos that have been previously published, accepted for publication, or are under consideration by other publications are not eligible.
6. Entrant is responsible for signing the necessary [photo release](#) for the individual(s) depicted in the photo and must be able to provide a copy of that release to United 1<sup>st</sup> FCU upon request.
7. Photographers retain all rights to the photographs.
8. Entrants agree that United 1<sup>st</sup> FCU has the right to publish photo entries without compensation.

9. Any obscene or otherwise inappropriate photo will be removed from the United 1<sup>st</sup> page.
10. Void where prohibited by law.
11. Winners will be notified on or near May 1, 2019. All decisions made by United 1<sup>st</sup> FCU are final.
12. Employees and their immediate family members (parents, siblings, and children) are not eligible to participate.
13. This promotion is in no way sponsored, endorsed or administered, or associated with Facebook.

Contact us with any questions at: [info@united1fcu.org](mailto:info@united1fcu.org)