

*Vanguard Credit Union*  
*Facebook Contest Rules & Regulations*

- 1. CONTEST PERIOD:** Vanguard Credit Union runs contests through its social media platforms throughout the year. For these Contests, Vanguard Credit Union will identify the Contest Period, duration, and timing at the time of the Contest.
- 2. ELIGIBILITY:** Employees, principals, representatives or agents of Vanguard Credit Union, immediate families of any of the foregoing, and employees of Vanguard Credit Union are not eligible to win. The Contest is also not open to previous prize winners who have won a prize through Vanguard Credit Union's social media platforms in the preceding thirty (30) day period prior to the commencement of another Contest on social media.
- 3. HOW TO ENTER:** To enter for a chance to win a Contest, follow the instructions given by Vanguard Credit Union to find out how to enter and win a prize. Each contest may vary in nature, but will typically require text, photo, video, use of a specific hashtag, or any combination of the aforementioned. Only entries using public Instagram or Twitter profiles are eligible to win.
- 4. PRIZES:** Prize will be announced by Vanguard Credit Union at any point during the Contest. The approximate retail value of a prize can vary and is available upon request at the time of the particular contest. Sponsors and Vanguard Credit Union reserve the right, in their sole discretion; to substitute any and all of the prizes for prizes of equal or greater value should all or part of the prize become unavailable for any reason. Vanguard Credit Union is the supplier and will be responsible for prize distribution. Prizes are non-transferable, non-refundable and non-exchangeable. Prizes must be accepted as awarded and cannot be exchanged for cash equivalent; no substitutions will be made.
- 5. WINNER SELECTION:** Vanguard Credit Union reserves the right to reject entries if they have not met the required entry criteria. Potential prizewinners will be selected on a date announced by Vanguard Credit Union for the Contest. Winners will be selected by Vanguard Credit Union discretion or selected by random out of all entries during the Contest. Each eligible winner will be notified through the social media platform used to host the contest with instructions for confirming eligibility and claiming prize. If a winner does not respond to Vanguard Credit Union within 48 hours of being contacted, the winner will be disqualified and an alternative winner may be selected. The odds of becoming a winner will depend upon the number of eligible entries submitted and the content of the answer. Potential prize winner will be required to answer, without assistance of any kind, whether mechanical or otherwise, a time limited, mathematical skill-testing questions, provide identification satisfactory to the representative of Vanguard Credit Union and sign an acknowledgement and release form prepared by Vanguard Credit Union. A potential prizewinner must comply with all the Contest Rules in order to be deemed an official winner. If the winner is under the age of 18, a signature of a parent or guardian is required. Creating a false social media account or any other attempt to manipulate the Contest outcome will result in disqualification. In the event of non-compliance with these Rules and Regulations by a potential contest winner, an alternative winner may be selected. By entering this contest, all entrants acknowledge having read these Rules

and Regulations and agree to be bound by them and agree to the use of his or her name, photograph and potential appearance in any related publicity without further compensation.

**6. LAWS:** These are the official Contest Rules and Regulations. This contest is subject to all applicable federal, provincial and municipal laws. These Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws.

**7. PRIVACY:** Vanguard Credit Union collects data about entrants for the purpose of administering this contest, and will not use this information for marketing purposes without the entrant's expressed consent. By entering the contest, Entrants agrees all Entries received will remain the property of Vanguard Credit Union and in no case will be returned to the Entrants or shared with a 3rd party.

**8. DISPUTE:** Decisions of the contest judge, appointed by Vanguard Credit Union, with respect to any issues surrounding this contest are final with respect to all aspects of this contest. Vanguard Credit Union is not responsible for technical or human errors in the administration of the Contest.

**9. TERMINATION:** Vanguard Credit Union reserves the right to modify or terminate this contest at any time, without notice.

**10. LIMITATION OF LIABILITY:** Vanguard Credit Union or any of its directors, officers, employees and agents shall take no responsibility for any contest Entries that for any reason whatsoever are lost, misplaced, destroyed, disqualified or misdirected.

**11. CONDUCT:** By entering the contest, Entrants agree to be bound by these Contest Rules and Regulations, which will be posted on Vanguard Credit Union, its directors, officers, employees and agents from any claims whatsoever that the contest Entrant may have as a result of the Entrant's participation in this contest.

**12.** These rules are subject to change without notice.