

**First Harvest Credit Union**  
*Playhouse Sweepstakes*  
Official Rules

1. **Eligibility:** Entrants must be at least eighteen (18) years of age and U.S. citizens. Entrants cannot be employees or board members of First Harvest Credit Union (First Harvest), their spouses or immediate family members, volunteers, agents or contractors.
2. **Agreement to Rules:** By participating, the Contestant (“You”) agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of First Harvest as final and binding as it relates to the content of this Campaign.
3. **Campaign Period:** Entries will be accepted starting at 1:00 PM on July 22, 2021 and ending 7:00 PM on August 31, 2021.
4. **How to Enter:** To enter, visit [FirstHarvestCU.com/MoneyEDU](http://FirstHarvestCU.com/MoneyEDU) and create a free account or sign into existing account. You must complete any course related to buying or owning a home. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of First Harvest. You may enter only once. You must provide the information requested. You may not enter more times than indicated by filling out multiple entry forms with different addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of First Harvest.
5. **Prizes:** The winner of the sweepstakes will win 1 (one) playhouse (Backyard Discovery Timberlake All Cedar Wood Playhouse by Leisure Time Products, Inc. - Product number B016XMU31O). No cash or other prize substitution shall be permitted except at First Harvest’s discretion. The prize is nontransferable. Prizes are non-transferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. The prize amount will be reported on 1099 INT for current members. Non-First Harvest members must supply their social security number to First Harvest in order to obtain the prize. Prize winners must pick up the prize in person at the First Harvest Corporate Headquarters, during normal business hours after making an advance appointment with the First Harvest Marketing Department. We will not mail the prize. Prize is as-is condition, as currently in the possession of the First Harvest.
6. **Odds:** The odds of winning depend on the number of eligible entries received.
7. **Selection of Winners:** Selection of winner will take place on Wednesday, September 1<sup>st</sup> at 9am at the corporate office of First Harvest at the address provided above. Random drawing to select one winner will be made from among all eligible entries. Judges’ decisions are final. Winner will be notified by phone and/or email Wednesday, September 1<sup>st</sup>.
8. **Winner List:** The name of the winner and a copy of these Official Rules are available by sending a self-addressed, pre-stamped envelope with your request to “First Harvest Credit Union, 1617 Hurffville

Road, P.O. Box 5530, Deptford, NJ 08096.”

9. **Publicity:** Acceptance of a prize constitutes permission for First Harvest to use the winner’s name, likeness, voice and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.

10. **General Terms and Conditions:** This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. First Harvest reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, First Harvest will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold First Harvest and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of First Harvest and will not be returned.

11. **Resolution of Disputes:** Except where prohibited by law, as a condition of participating in this Prize Drawing, each participant agrees that (1) any and all disputes and causes of action arising out of or connected with the above Prize Drawing, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA New Jersey office nearest Deptford, New Jersey; (2) the laws of the State of New Jersey will govern the enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will any participant be permitted to obtain awards for, and each participant hereby waives all rights to claim, punitive, incidental or consequential damages, or any other damages, including attorney’s fees, other than actual out-of-pocket expenses (i.e., costs associated with entering the Prize Drawing), and waives all rights to have damages multiplied or increased.