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

Sponsor: Municipal Credit Union, 22 Cortlandt Street, New York, NY 10007 is the Sponsor of the Beauty of NYMCU Fall Photo Contest (the “Contest”). The Contest is in no way sponsored by, endorsed by, administered by, or associated with Facebook, Instagram or Twitter.

Contest Description: The Contest entry period begins on Wednesday, September 6, 2017 at 12:01 A.M. E.T. and ends on Friday, September 15, 2017 at 11:59 P.M. E.T. (the “Promotion Period”). By participating in the Contest, each entrant unconditionally accepts and agrees to comply and abide by these Official Rules and the decisions of Sponsor, whose decisions shall be final and legally binding in all respects.

Eligibility: The Contest is open to U.S. legal residents who are 18 years of age or older at the time of entry. Sponsor’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 Contest is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or otherwise restricted by law.

HOW TO ENTER:

1) By Submitting an Original Photographed Image via MCU’s Photo Submission Application on the official NYMCU Facebook page.

Using MCU’s Photo Submission Application on the official NYMCU Facebook page, you may enter an unlimited number of original images that are uploaded without the utilization of an outside agency or automated system. Submissions must include all required fields to be completed for each individual entry, including name, email, and other information regarding your photograph submission.

2) By Submitting an Original Photographed Image via MCU’s official Contest Hashtag (#BeautyofNYMCU) and posting on the wall of the official NYMCU Facebook page, tweeting to the official NYMCU Twitter handle, @NYMCU_News, or posting on your Instagram page and tagging the official NYMCU Instagram page, @NYMCU.

By using Facebook, Twitter, or Instagram, you may enter an unlimited number of original images that are posted to the NYMCU Facebook page wall, posted on Twitter to the official NYMCU Twitter handle with the appropriate hashtag or posted to Instagram with the appropriate tagging of the NYMCU Instagram page and without the utilization of an outside agency or automated system. At the discretion of Sponsor, Sponsor may require you to provide additional information about you or your photo submission(s) in order to ensure the submission’s eligibility.

By submitting a photo, you indicate your unconditional agreement to, and acceptance of, these Official Rules and Sponsor’s decisions, which are final and binding, and indicate your authorization of the Sponsor to utilize your photo, royalty-free and without any further consideration, compensation or authorization, on Sponsor’s social media pages, website, and other publicized materials for promotional purposes. Sponsor reserves the right to reject any entries that do not comply with the Official Rules.
What to Enter: The Beauty of NYMCU Fall Photo Contest is committed to sharing the unique beauty of the City of New York during the Fall season through the eyes of its residents and visitors. For the Contest, the Sponsor seeks photos that best capture the unique beauty of New York City in the Fall.

Original photos that are no larger than 20MB may be submitted through the official submission applications offered by the Sponsor, outlined in “How to Enter” section above. Entries that are submitted through any other method (email, mail, etc.) will not be accepted. Entries may originate in any format including but not limited to digital files, digital prints, color transparencies, color prints, or black and white prints – as long as they are submitted electronically through the official submission applications offered by the Sponsor in a .JPEG, .jpeg, or .png form. Entries that are selected as potential winners must be available in higher resolution (at least 300 dpi/ppi) at the request of the Sponsor. Your failure to produce a higher resolution format of the submitted entry, upon request from the Sponsor, will result in disqualification of the entry from the Contest.

Entries must be original photos owned by the individual who enters the photo into the Contest, and not be previously published materials, licensed materials, or digitally enhanced or altered photographs (including the utilization of filters).

All entries must include detailed information pertaining to the photo’s location, including but not limited to:
- Directional location of photo (i.e. 53rd street and Lexington Avenue, Grand Concourse and E. Fordham Road)
- Name of Location (i.e. Central Park, Brooklyn Bridge)
- Date and Time photo was taken
- Detailed description of photo

All entries containing the following will be disqualified from the Contest
- Photographs deemed offensive by Sponsor (including but not limited to photos that contain sexually explicit, nude, obscene, violent or other objectionable or inappropriate content)
- Any photographs with a person or persons clearly visible and identifiable
- Any photographs that violate or infringe upon another person’s rights, including but not limited to copyright
- Photographs that are digitally enhanced or altered in any way
- All photographs that are not exclusively owned by the individual who submits the photo as entry into the Contest

Judging of Photos, Winner Selection and Notification:
Photos entered and submitted through the official submission application will be judged on Monday, September 18, 2017 by a panel of employees selected by Sponsor. Photos that are deemed eligible for entry by the Sponsor will be judged using the following criteria:

- Overall Photo Quality
- Creativity and Originality of Photo
- Ability of Photo to Capture the Unique Beauty of New York City

The judging panel will select four (4) winners for the Contest, each of whom will be contacted by Sponsor by email by Thursday, September 21, 2017, and winner selection and notified of their selection by the panel. Winners may be asked by Sponsor to provide a high resolution (at least 300 dpi/ppi) of the photo entry. Your failure to produce a high resolution format of an entry will result in disqualification of the entry from the Contest. At the discretion of the Sponsor, winning entries may be eligible to be featured in a future MCU Wall Calendar.
Winners may be required to complete an Affidavit of Eligibility & Publicity/Liability Release Form (“Affidavit”), except where prohibited. Please refer to “Winner Verification” section below for additional details pertaining to the requirements of Affidavit completion.

**Winner Verification:**
The winning entries will be conducted by Sponsor and Sponsor’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. Sponsor 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 Contest, 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:**
$100 VISA Gift Cards and Signed Footballs by the Jets: Four (4) winners will each receive one (1) $100 VISA Gift Card and one (1) signed football by a Jets player. **Limit one per prize per person regardless of method of entry or number of entries.** The odds of winning will depend on the total number of eligible entries received by Sponsor 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 $600.00.**

**Contest Limitation:**
All entries are subject to verification and approval by Sponsor. Entries that do not meet the requirements or otherwise do not comply with the Official Rules herein may be disqualified. Sponsor, in its full discretion, will determine what constitutes a valid entry. Sponsor is not responsible for incomplete, lost, illegible, late, or misdirected or entries. Sponsor 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 Contest, or any human or other errors that may occur in connection with this Contest. Sponsor is not responsible for printing or typographical errors in any Contest-related materials. Sponsor, in its sole discretion, reserves the right to suspend, cancel or modify the Contest or any portion of the Contest, without notice or liability, if the integrity of the Contest is compromised in any manner as determined by Sponsor, or if the Contest is not capable of being conducted as intended by Sponsor. In such event, Sponsor 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. Sponsor 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 Contest 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 Contest. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE, INTERFERE WITH, OR UNDERMINE THE LEGITIMATE OPERATIONS OF THIS CONTEST 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. By participating in this Contest, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsor, which shall be final, binding and conclusive on all matters.

Release of Liability:

All entrants hold the Sponsor and its officers, directors, employees, and all others associated with the development and execution of this Contest (the “Indemnified Parties”) harmless from and against all claims of any nature arising in connection with entrant’s participation in the Contest 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 its officers, directors, employees, agents and all others associated with the development and execution of this Contest, from any and all liability with respect to, or in any way arising from or in connection with, participation in this Contest 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 Contest, 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 Contest, 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: Marketing Department. All such requests must be received by Sponsor by November 6, 2017. Sponsor will also place the Winner’s List on MCU’s official Facebook page and website.