

NO PURCHASE NECESSARY. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING.

Sponsor: Polish & Slavic Federal Credit Union, 100 McGuinness Blvd., Brooklyn, NY 11222.

Promotional Period: Begins on at 6:00 PM on October 19, 2022 and ends at 11:59 PM on October 21, 2022.

Eligibility: Persons at least 18 years old, who like and share PSFCU Instagram & Facebook posts (made between October 19 and October 21, 2022) with caption regarding Sanah concert.

Employees, officers and directors of the PSFCU, or their parents, affiliates, subsidiaries, their legal advisors, promotional and advertising agencies, as well as the immediate families (spouse, parents, children and siblings, regardless of residence) and household members of such employees, officers or directors (whether related or not), are not eligible to participate in the Drawing.

How to Enter: There are two ways to enter:

1.) Automatically: Participant's liking and sharing PSFCU Instagram & Facebook posts (made between October 19-21, 2022) with captions regarding Sanah concert.

2.) Entry Form: Other persons may enter the drawing by filling out an entry form "Win FREE Sanah Concert Tickets" available at every PSFCU branch. The completed form must be received by the branch by October 21, 2022. Duplicate, multiple or illegible entries will be disallowed. Entry forms from members entering the drawing automatically will be disallowed. Void where prohibited.

There is a limit of one entry per individual.

Prizes: Nine (9) prizes consisting of 2 tickets each to the Sanah concert in Elizabeth, NJ at 8:00 PM on October 22, 2022. Value of two (2) tickets is \$130.00.

Winner Selection: Winners will be randomly selected daily from among all eligible entries submitted during the Promotional Period.

No transfer or substitution of prizes by Prize Winner is permitted.

Drawing Procedure: 1.) All eligible entries will be compiled in an Excel spreadsheet, arranged by last name and/or username in alphabetical order, with an assigned unique identifying ordinal number matched to the name of each entrant.

2.) A copy of the list of participants will be provided to the Auditor for further verification of the drawing procedure. The list of entrants will be verified for eligibility prior to entering the drawing.

3.) The drawing will be carried out by generating random integer numbers within a range beginning with 1 and ending with the ordinal number for the last entry. Random numbers will be generated using a random number generator on the random.org Internet portal. For the purpose of the drawing, only a range of numbers and the amount of numbers to be generated will be entered into the portal. NO CONFIDENTIAL MEMBER INFORMATION WILL BE RELEASED TO THE PUBLIC DOMAIN DURING THE DRAWING PROCEDURE.

4.) The prize winners will be drawn daily – five (5) random numbers for winners on October 20, and four (4) random numbers of winners on October 21, 2022, followed by three (3) numbers for alternate winners should the original winners be unreachable or found ineligible.

5.) Drawings will be conducted daily between October 20 and October 21, 2022.

6.) Generated random numbers will be printed in two sets, providing one set of prints to the Auditor for review purposes.

7.) Generated numbers will be matched to the names in Excel spreadsheets and a list of winners and alternative winners will be compiled. The list will be double-checked for eligibility and then forwarded to the Auditor for verification. The Auditor will check the winners list against his drawing printouts and the Excel sheets provided to him/her prior to the drawing.

8.) Once the winners list is verified by the Auditor, winners will be notified by phone and mail.

Taxes: All federal, state, and local taxes, if any, are the sole responsibility of the Prize Winner. Prizes may be subject to the IRS reporting.

Restrictions: Employees, officers, and volunteers of the Polish & Slavic FCU and its affiliates, and their immediate family members and persons residing in the same household, are excluded from participating in the drawing, sweepstakes, or prizes and are not eligible to enter or win. This drawing is subject to all applicable federal, state, and local regulations. Offer is void where prohibited by law.

Additional Provisions: Prior to receipt of their prize, the winner will be required to sign an affidavit of eligibility and must grant permission to publish his/her name and likeness in Sponsor's social media platforms, member communications and advertisements. The signed publicity release must be received by Sponsor, within seven (7) days of being notified by Sponsor or winner will be deemed to have forfeited his/her prize. By participating in the drawing, participants agree to release, discharge, and hold Polish & Slavic Federal Credit Union harmless from any liability, claims, losses, or damages arising out of or relating to their participation in the drawing or the acceptance, use, misuse, or possession of any prize received in this drawing.

BY ENTERING YOU AGREE TO RELEASE AND HOLD HARMLESS POLISH & SLAVIC FEDERAL CREDIT UNION AND ITS SUBSIDIARIES, AFFILIATES, ADVERTISING AND PROMOTION AGENCIES, PARTNERS, REPRESENTATIVES, AGENTS, SUCCESSORS, ASSIGNS, EMPLOYEES, OFFICERS AND DIRECTORS FROM ANY LIABILITY, ILLNESS, INJURY, DEATH, LOSS, LITIGATION, CLAIM OR DAMAGE THAT MAY OCCUR, DIRECTLY OR INDIRECTLY, WHETHER CAUSED BY NEGLIGENCE OR NOT, FROM (I) SUCH ENTRANT'S PARTICIPATION IN THE DRAWING AND/OR HIS/HER ACCEPTANCE, POSSESSION, USE, OR MISUSE OF ANY PRIZE OR ANY PORTION THEREOF, (II) TECHNICAL FAILURES OF ANY KIND, INCLUDING BUT NOT LIMITED TO THE MALFUNCTIONING OF ANY COMPUTER, CABLE, NETWORK, HARDWARE OR SOFTWARE, (III) UNAUTHORIZED HUMAN INTERVENTION IN ANY PART OF THE ENTRY PROCESS; (IV) ELECTRONIC OR HUMAN ERROR WHICH MAY OCCUR IN THE ADMINISTRATION OF THE PROMOTION OR THE PROCESSING OF ENTRIES.. PSFCU IS RESPONSIBLE SOLELY FOR PROVIDING THE PRIZES TO THE WINNERS.

ARBITRATION/CHOICE OF LAW: Drawing/Sweepstakes shall be governed by the laws of the State of New York. Any and all legal actions or claims arising in connection with this drawing/sweepstakes must be brought in a court of competent jurisdiction within the United States. By participating in this drawing/sweepstakes, each entrant accepts the conditions stated in these

Official Rules, agrees to be bound by the decisions of the judges and warrants that he/she is eligible to participate in this drawing/sweepstakes.

WINNER LIST: For a complete list of winners, send a self-addressed, stamped envelope for receipt by October 30, 2022 to: Polish and Slavic Federal Credit Union, Vacation Photo with PSFCU Card, c/o Marketing Department, 9 Law Drive, Fairfield, NJ 07004.

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