

Sweepstakes Terms & Conditions

Franklin Mint Federal Credit Union (FMFCU)
Digital Wallets Sweepstakes Official Rules

NO PURCHASE OR TRANSACTION REQUIRED TO ENTER. This sweepstakes is open to individuals age 18 and older. FMFCU members must also be in good standing as of August 22, 2023 to be eligible. Employees of FMFCU and its subsidiaries, along with immediate family members, are ineligible. Sweepstakes begins on August 22, 2023 at midnight Eastern Daylight Time and runs through September 30, 2023 at 11:59 PM Eastern Daylight Time. Void where prohibited.

HOW TO ENTER. Any FMFCU member who performs a digital wallet purchase transaction linked to an FMFCU debit card is automatically entered in the sweepstakes. Members will receive one (1) entry for every five (5) purchase transactions. All other individuals 18 and older may enter sweepstakes by sending full name, complete mailing address, telephone number or email address to:

Franklin Mint Federal Credit Union
Attn: Marketing – Digital Wallets Sweepstakes
5 Hillman Drive, Suite 100
Chadds Ford, PA 19317

All entries submitted by mail must be received by September 30, 2023. FMFCU is not responsible for any lost, delayed, or incomplete entries. All entries become property of FMFCU.

PRIZES, ODDS, AND WINNER SELECTION. Three (3) winners will be randomly selected from pool of entries to win \$1,000. Winners selected on October 16, 2023 and \$1,000 awarded by check or direct deposit to an FMFCU checking or savings account. All decisions are final. Odds of winning depends on number of entries. Winner notified via telephone or email by October 30, 2023. No substitution or transfer of prize permitted by winner. All prizes will be awarded.

CONDITIONS OF PARTICIPATION. Participation in the sweepstakes constitutes an entrant's full and unconditional agreement to and acceptance of these Terms and Conditions and decisions of FMFCU, which are final and binding in all matters relating to this sweepstakes. Taxes and fees are the solely responsibility of winners. Winners will have income reported to them on IRS Form 1099, as required under IRS rules, and a copy of form will be sent to the IRS. Winners should contact a tax advisor for questions concerning taxes. By entering this sweepstakes, entrants waive all right to and hold harmless FMFCU from any claim, liability, loss, damage (including punitive, incidental, and consequential damages) or expense (including attorneys' fees) arising out of or in connection with participation in this sweepstakes or the acceptance, use, misuse of prize.

CHOICE OF LAW AND FORUM: Entrant agrees all matters arising out of or relating to this sweepstakes and these Official Rules are governed by and construed in accordance with the laws of Pennsylvania, without giving effect to any of its conflict of laws provisions thereof. Entrant further agrees any legal suit, action, or proceeding arising out of or relating to this sweepstakes and these Official Rules shall be brought exclusively in the applicable federal or state courts located in Delaware County, Pennsylvania.

LIST OF WINNERS: For the names of all prize winners, available after November 15, 2023, send a self-addressed, stamped #10 envelope to:

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