



#### DATES OF PROMOTION

The "Reminisce ■ Recognize ■ Reward" (the "Sweepstakes") begins 12:01 am Eastern Time (ET) on May 4, 2015 and ends at 11:59 pm (ET) on June 15, 2015 (the "Promotion Period"). The Sweepstakes is subject to transaction processing dates as outlined in the "How to Enter" section below.

#### ELIGIBILITY

There is no requirement that you purchase goods or services, pay any money or submit to any sales promotion to be eligible to participate, and none of the above will increase the odds of winning. The Sweepstakes is open to legal residents of the 50 United States and the District of Columbia who are 18 years of age or older (the "Entrant"). Employees, Board of Directors and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not) of Educational Systems Federal Credit Union, and its respective parent companies, divisions, affiliates, contractors, subsidiaries, distributors, sales representatives, retailers, advertising and promotion agencies, and any others engaged in the development, production, execution or distribution of this Sweepstakes, including, but not limited to, the entities supplying the Prizes herein (the "Sweepstakes Entities"), are not eligible to participate. The Sweepstakes is void where restricted or prohibited by law.

#### HOW TO ENTER

There are four (4) ways to enter the Sweepstakes. During the promotion period: 1.) Each visitor to [Facebook.com/EducationalSystems](https://www.facebook.com/EducationalSystems) who sends a direct message via Facebook to Educational Systems FCU with their testimonial as well as name, address and phone number will be entered to randomly win one of six (6) Tablet devices. 2.) Entries may also be made by emailing [Marketing@esfcu.org](mailto:Marketing@esfcu.org). The email must include a testimonial as well as the entrant's name, address and phone number to enter to randomly win one of six (6) Tablet devices. 3.) Entry may also be made by hand printing one's testimonial as well as one's name, street address, city, state, zip code, day and evening telephone numbers on a 3"x 5" card or sheet of paper and dropping that entry off at one of the Educational Systems FCU branches to randomly win one of six (6) Tablet devices. Branch locations can be found at [esfcu.org](http://esfcu.org). 4.) Entry may also be made by hand printing one's name, street address, city, state, zip code, day and evening telephone numbers on a 3"x 5" card. Mail the card in a standard business-size #10 envelope to: Educational Systems FCU, "Reminisce ■ Recognize ■ Reward." Sweepstakes, Attention Marketing, 7500 Greenway Center Drive, Greenbelt, MD to enter to randomly win one of six (6) Tablet devices. All entries must be postmarked by June 15, 2015.

You may submit as many testimonials as you wish. Educational Systems FCU assumes no responsibility for email or mail submissions that are not received due to technical errors or misdirected mail. Winners can claim their prizes at an Educational Systems FCU branch during regular business hours.

Neither Educational Systems FCU nor the Sweepstakes Administrator will verify receipt of entries for entrants. Educational Systems FCU is not responsible for lost, late, misdirected or illegible entries.

#### GRAND PRIZE and DRAWING DETAILS

There is one (1) Visa® Gift Card Grand Prize of \$250 and one (1) Visa® Gift Card Grand prize of \$750 that will be awarded to an individual aged 18 years or older. The recipient of the \$250 Visa® Gift Card Grand Prize will be selected by Educational Systems FCU from one of the individuals who enters by method outlined under "HOW TO ENTER." The recipient of the \$750 Visa® Gift Card Grand Prize will be selected by Educational Systems FCU from all the individuals who are highlighted in the testimonial submissions. On or before June 30, 2015, the potential winners will be selected from among all eligible entries received during the promotional period by the Sweepstakes Administrator, whose decisions are based upon their sole discretion and interpretation of these Official Rules and are final and binding in all respects. Odds of winning one of six (6) Tablet devices or the \$250 and \$750 Visa® Gift Card Grand Prizes are dependent upon the number of eligible entries received. Upon verification, potential winner will be notified by phone, email or mail. PLEASE NOTE: POTENTIAL WINNING NOTIFICATION WILL NOT BE LEFT ON ANSWERING MACHINES IF NOTIFIED BY TELEPHONE. If any potential winning prize notification is returned as undeliverable, prize may be forfeited and awarded to an alternate potential winner. The \$250 and \$750 Visa® Gift Card Grand Prizes will be awarded one (1) to two (2) weeks after the winner is determined and verified.

#### PRIZE CONDITIONS

All prizes are non-transferable. No substitution or cash equivalent of prizes permitted except at the sole discretion of Educational Systems FCU. Except where prohibited, potential Winner must sign and return within seven (7) days of receipt, a publicity release (the "Release") and an IRS Form W-9 in order to claim the grand prize. If potential Winner fails to return the signed Release and/or IRS Form W-9 within seven (7) days of receiving it, potential Winner forfeits all rights to the Tablet device or the \$250 or \$750 Visa® Gift Card Grand Prize and another winner will be selected. In the event it is deemed during the verification process that potential Grand Prize Winner does not have a unique, personal and valid Social Security Number for Educational Systems FCU to report tax liability associated with acceptance of the prize, potential Grand Prize Winner will be disqualified and another winner will be selected. Valid Social Security Number will be determined by IRS requirements. Potential Prize Winner hereby consents to Educational Systems FCU's use of their names, likenesses, biographical information, in advertising worldwide without additional compensation. All taxes on the prizes are the sole responsibility of the prize winners.

#### SWEEPSTAKES CONDITIONS

Sweepstakes subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Educational Systems FCU and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries. Educational Systems FCU may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that the entrant is attempting to undermine the legitimate operation of the Sweepstakes.



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#### ADDITIONAL TERMS

By participating, entrants agree to: a) the Official Rules and decision of the Sweepstakes Administrator and Educational Systems FCU which shall be final in all respects; and b) release, discharge, and hold harmless Educational Systems FCU, their respective affiliates, officers, directors, and employees from any liability, claims, or damages arising out of their participation in the Sweepstakes and the acceptance, use, misuse, or possession of any prize.

Testimonials will be reviewed and redacted by Educational Systems FCU to ensure the privacy of all parties including the individual submitting the testimonial and the individual recognized in the submission.

