

WSFS Gifts for Givers Campaign

Terms and Conditions

1. NO PURCHASE NECESSARY.

2. To Enter: Submit your nomination by completing the online entry form at wsfsgiftsforgivers.com. Entries will be accepted from 12:00 a.m. ET on November 6, 2015 through December 7, 2015 at 11:59 p.m. ET. To qualify, entry must include nominee's name (first and last), address, city, state, zip code, phone number, email address and reason for nomination. Also, entry must include nominator's name (first and last), address, city, state, zip code, phone number and email address. There is no limit on the number of entries. Odds of winning depend on the number of nominations received.

3. Criteria: Nominations should be submitted on the basis of one or more of the following: (1) For a generous person whose kindness deserves recognition; (2) For a person who stands for service; (3) For a person who goes above and beyond to help others; (4) For a person who is committed to giving back; (5) For a person who has done something to help their friends, family and/or community. In an effort to acknowledge as many Givers as possible, WSFS will give special consideration to individuals who have not been recognized in previous Gifts for Givers campaigns.

4. Prizes: Winning nominees will receive one (1) of the following gifts: an iPad Mini 2 32 GB, a LAGOS bracelet or a Visa® Gift Card in an amount to be determined by WSFS Bank. Nominators who have submitted a winning nominee will be notified between December 8, 2015 and December 31, 2015 via email, telephone and/or USPS mail, or other delivery service as determined by WSFS Bank. Potential winning nominees are subject to verification before any prize will be awarded. Prizes are not exchangeable, transferable or redeemable for cash. The fair market value of all gifts is taxable and will be reported by WSFS to the recipient (and the IRS) via Form 1099-MISC. Recipients are responsible for paying all applicable federal and state taxes due as a result of the prize.

5. Eligibility: Open to legal residents of DE, PA, MD, NJ and VA who are 18 years old and above. Associates of WSFS Bank and any of its subsidiaries and members of their immediate families (mother, father, sisters, brothers, daughters, sons and spouse, regardless of where they reside) are not eligible to win. Winning a gift is contingent upon fulfilling all guidelines, restrictions and requirements set forth herein.

- 6. General:** All nominations received will be reviewed by a group of WSFS Bank Associates who will choose winning nominations. By accepting the gift, winning nominators and their nominees grant WSFS Bank the right to use their names, addresses, biographical information and contest-related photos submitted before or after gift receipt for any lawful purpose, including on the WSFS Bank website and social media accounts, without further permission or compensation, except where prohibited by law. By accepting the gift, the nominee and nominator also agree to release WSFS Bank and its respective advertising, promotional or judging agencies from any and all liability, claims or actions of any kind for injuries, damages or losses to persons and property which may be sustained in connection with the receipt, ownership or use of the gift or while preparing for, participating in and/or traveling to/from any gift-related activity. Federal and state taxes on prizes are the sole responsibility of the winners. Void where prohibited by law.
- 7. Content Restrictions:** The entry MUST NOT: (1) contain material that violates or infringes another's rights; (2) disparage WSFS Bank or any other person or party affiliated with the promotion and administration of this campaign; (3) contain inappropriate text; (4) contain text that promotes bigotry, racism, hatred or harm; (5) contain material that is unlawful.
- 8. Internet Limitations of Liability:** WSFS Bank reserves the right, in its sole discretion, to cancel, terminate, suspend and/or modify the campaign, or any part of it, at any time, without notice. WSFS Bank reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process or the operation of the campaign or is determined to be acting in violation of these Official Rules or in a disruptive manner. WSFS Bank assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft, destruction or unauthorized access to, or alteration of, entries.
- 9. Other:** To request the names of the winners (available after January 19) or a copy of the Official Rules by mail, please send a self-addressed, stamped business-size envelope to the Marketing Department – Gifts for Givers, WSFS Bank, 500 Delaware Avenue, Wilmington, DE 19801.
- 10. Sponsor:** The campaign is sponsored and administered by WSFS Bank, 500 Delaware Avenue, Wilmington, DE 19801.