

Contest Rules

The following rules apply to all contest and drawings held by Greater Niagara FCU.

1. The winner must affirm and represent that he/she is not an employee of the credit union. The only exception to this rule is during the annual meeting. Staff members are eligible to win during the annual meeting.
2. The winner agrees to be solely responsible for any and all taxes and/or other fees, including, but not limited to, any federal, state or local income taxes
3. The winner agrees to allow Greater Niagara FCU to use the winner's name and photograph to promote the credit union in a positive manner. This applies to print media, indoor and outdoor media, broadcast media, electronic media, website and social media.
4. The winner releases Greater Niagara FCU, its staff, volunteers and any sponsors of the contest, and their respective officers, directors, agents, parent companies, subsidiaries and employees, from any and all claims, demands and/or lawsuits of any nature.
5. No purchase is necessary to participate in or win contests. Contests are void where prohibited by law. Odds of winning dependent on the number of entrants. To enter a Greater Niagara FCU drawing or contest without participating in the contest, you may submit in writing to Greater Niagara FCU a 3 X 5 card stating the date, contest name, and your contact information.
6. Greater Niagara FCU is not responsible for telephone system, internet failure, or other causes for entrants to not enter due to technical malfunction. This credit union is not responsible for lost, late or misdirected mail or for printing errors.
7. When the prize is tickets for a dated event, the winning members must respond within 24 hours of being contacted or another winner will be selected. Tickets must be picked up at the credit union a minimum of 48 hours prior to the event. When the prize is a gift certificate, the winning member must respond with 24 hours of being contacted and pick up the gift certificate within 1 week.
8. Greater Niagara FCU members are only eligible to win once every 30 days.