

Official Rules for First Financial's 2024 Valentine's Day Giveaway

1. Eligibility:

First Financial of Maryland Federal Credit Union's ("FFFCU") 2024 Valentine's Day Giveaway (the "Giveaway") is open to all FFFCU members who are in good standing and are legal residents in the United States and are at least eighteen (18) years of age at the time of entry. The Giveaway is subject to all applicable federal, state, local laws, and regulations. Void where prohibited by law. The Giveaway eligibility is determined by FFFCU. Eligibility determination is final.

Employees and Board Members of FFFCU, its subsidiaries, affiliates and advertising, promotion and service agencies are not eligible to participate.

2. Giveaway Period:

The Giveaway Period begins on February 14, 2024 at 12:00:01 a.m. Eastern Standard Time ("EST") and ends February 14, 2024 at 11:59:59 p.m. EST (the "Giveaway Period"). Submissions before or after the Giveaway period will not be counted.

3. How to Participate:

No purchase is necessary. During the Giveaway period, members must perform the following action on FFFCU's Instagram page at [@fffcuofmd](https://www.instagram.com/fffcuofmd) to receive one (1) entry for a chance to win in the Giveaway:

1. LIKE the official Valentine's Day Giveaway Instagram post
2. COMMENT your answer: "What do you love most about First Financial?"

Incomplete entries or entries which are not in alignment with the requirements will be disqualified. FFFCU is not responsible for problems with the Giveaway entries, including but not limited to entries which are late, incomplete, or cannot be completed due to electronic or technical difficulties, even if the problem is the result of the sole or partial negligence of FFFCU.

You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of FFFCU.

This promotion is not sponsored, endorsed, administered by or associated with Instagram.

4. Prize and Value:

One (1) prize will be awarded to one (1) winner at the conclusion of the Giveaway. The total maximum prize value is \$100 and will be awarded in the form of an electronic gift card only to the restaurant of the winner's choosing.

5. Winner Notification and Prize Claims:

The Winner will be selected by a random drawing under the supervision of FFFCU and will be notified within one (1) business day after the conclusion of the Giveaway period through the Instagram Giveaway Post comment stream and a private message.

Winner is subject to verification and must claim their prize within seven (7) calendar days from winner notification. If the prize notification or prize is unclaimed or if potential winner is found to be ineligible or not in compliance with these Official Rules, the prize will be forfeited and an alternate winner may be contacted and awarded the prize. Prizes may not be awarded if not properly claimed. The prize will be awarded within five (5) business days from prize claim.

By acceptance of the prize, winner agrees to the use of their name and/or likeness for advertising and publicity purposes by FFFCU and its agents in all media without compensation, except where prohibited by law.

6. Additional Terms:

Prize cannot be redeemed for cash or substituted for another prize, and is non-transferable. All entrants, by participating in the Giveaway, or by acceptance of prize, acknowledge compliance with these Official Rules and agree to release and hold FFFCU, their respective affiliates and subsidiaries, and each company's respective officers, directors, employees, independent contractors, representatives, and agents ("Releasees") harmless from all liability and against any claim or cause of action arising out of participation in the Giveaway or the receipt, redemption or use of a prize, including any injuries, death, damages of any kind sustained in connection with the use, acceptance, possession or awarding of any prize. FFFCU reserves the right to change terms or discontinue this Giveaway at any time, with or without advance notice.

7. Limitation of Liability:

Releasees are not responsible for printing, typographical, human or other errors of any kind in any Giveaway -related materials; or for applications that are illegible, lost, misdirected, or fail to enter into the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this Giveaway is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Giveaway, FFFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Giveaway. The Giveaway is offered only in the United States and is governed by the laws of the state of Maryland, and entrant consents to jurisdiction and venue in, and agrees that all claims and disputes must be resolved in the federal or state courts in Maryland. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation or guaranty, statutory, express or implied, related to this Giveaway.

8. Sponsor: First Financial of Maryland Federal Credit Union, 72 Loveton Circle, Sparks, MD 21152