OFFICIAL RULES
THE AMERICAN HERITAGE CREDIT UNION BEST INTEREST AT HEART SWEEPSTAKES

1. No Purchase or Loan Application Necessary: This sweepstakes is subject to all applicable federal, state and local laws.

2. Sponsor: American Heritage Federal Credit Union, 2060 Red Lion Road, Philadelphia, PA 19115 (“AMHFCU”)

3. Eligibility: The American Heritage Credit Union Sweepstakes (“Sweepstakes”) is open to legal residents of the United States and the District of Columbia, excluding New York and Florida, who are 18 years of age and older except Alabama and Nebraska residents must be at least 19 and Mississippi residents must be at least 21). Employees of Sponsor, its subsidiaries and affiliates, their directors and volunteers, and members of their respective immediate families (spouses, parents, children and siblings), regardless of where they reside, and household members of such employees are not eligible to enter. By participating in the Sweepstakes, you agree to be bound by these official rules and the decisions of the Sponsor; which are final and binding in all respects.

4. Timing/Entry Periods: The Sweepstakes begins on January 1, 2017 and ends on October 31, 2017 (“Sweepstakes Period”). There will be ten (10) monthly Entry Periods over the course of the Sweepstakes Period: each month from January through October 2017 (each month during the Sweepstakes Period is referred to hereunder as an “Entry Period.”) Entries that are received in any Entry Period will be carried over into the subsequent Entry Period(s).

5. How to Enter: There are three (3) ways to enter. Enter one of the following three (3) ways: (1) Apply and close on any type of loan of $10,000 or more at a participating AMHFCU location or online and you will be automatically entered in the Sweepstakes. One (1) entry will be provided for each funded loan; (2) Visit www.AMHFCU.org and complete the official Sweepstakes entry form in accordance with the on-screen instructions; or (3) Complete an entry form available at any branch location. Limit one entry per mail envelope. No photocopied or mechanically reproduced Entries will be accepted. No responsibility is assumed for lost, late, incomplete, illegible, misdirected or postage-due Entries. Mail-in Entries must be postmarked during the Promotion Period and received by November 6, 2017 to be eligible. Any and all Entries become the property of Sponsor and will not be returned or acknowledged. Unlimited entries for entries submitted via a new closed loan; limit one entry per person per email address for the entire Sweepstakes Period for those entering via website and/or paper entry form.

6. Finalist Selection: A random drawing will be conducted at the close of each Entry Period and 23 winners (“Finalists”) will be selected. Each Finalist will receive one (1) of the following prizes awarded at the close of each Entry Period: two (2) FitBit devices, one (1) iPad Mini, twenty (20) $25.00 Panera Bread Gift Cards. Each Finalist will also be eligible to participate in the grand prize drawing, as described below. A total of 230 Finalists will be chosen and will be notified by postal mail or phone at the Sponsor’s discretion. If you are selected as a Finalist, your eligibility for the AMHFCU grand prize drawing is not guaranteed until your eligibility has been verified. Each Finalist will be required to complete an affidavit of eligibility and a liability/publicity release. If any Finalist fails to complete the documents by the deadline set forth by Sponsor, he/she will be disqualified and an alternate Finalist may be selected, if time permits. Odds of being selected as a Finalist depend on the number of eligible entries received in the Entry Period.

7. Grand Prize Drawing: The Finalists whose eligibility has been verified will be invited to the AMHFCU Grand Illumination Event (the “Event”) on November 25, 2017 at its Red Lion headquarters in Philadelphia. Finalists must appear at the Event to participate. No proxies will be permitted. Failure to attend the Event will disqualify you from being eligible for the grand prize drawing. No transportation or hotel accommodations will be provided by Sponsor. A random drawing will be conducted among the present Finalists to determine the grand prize winners. The first grand prize winner will receive a vacation getaway worth $5,000. Winner will receive a Liberty Travel Gift Card in the amount of $5,000. The second grand prize winner will receive one (1) Bowflex home gym. The third through fifth grand prize winners will receive one (1) $500 Visa gift card each. Odds of being selected depend on the number of loans funded and the number of finalists present at the drawing, but will not exceed 230.

No substitution, assignment or transfer of the grand prize will be permitted, except by Sponsor, in its sole discretion. The prize will be awarded as is and no warranty or guarantee, either express or implied, will be provided by the Sponsor. The grand prize winner and the Finalists are responsible for all federal, state and local taxes and registration fees associated with their respective prizes. Grand Prize winner will receive an IRS Form 1099 reflecting the value of the Grand Prize.

8. Publicity: By accepting a prize, the Finalists and grand prize winner grant permission for Sponsor and its designees to use their names, addresses (city and state), photographs, voices and/or other likenesses and prize information for advertising, trade and promotional purposes without further compensation, notice, review, or approval, in all media.
now known or hereafter discovered, worldwide in perpetuity.

9. **Release:** By accepting a prize, grand prize Winner and Finalists agree to indemnify Sponsor, each of their respective subsidiaries, affiliates, advertising agencies, and prize suppliers, and each of their respective parents and affiliate companies and each company’s officers, directors, employees and agents (collectively, the “Released Parties”) and hold them harmless from and against any and all losses, damages, rights, claims or causes of action of any kind, that Released Parties may incur in whole or in part, directly or indirectly, in connection with their participation in the Sweepstakes or from their acceptance, possession, use, or misuse of the prizes awarded in connection with the Sweepstakes.

10. **General Conditions:** Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures or any other factor beyond Sponsor’s reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In such event, Sponsor reserves the right to award any prize at random from among the eligible entries received up to the time of the impairment. No more than the stated number of prizes in these official rules will be awarded. Sponsor, in its sole discretion, reserves the right to disqualify any individual who tampers with the entry process or the operation of the Sweepstakes or who acts in violation of these official rules or in an unsportsmanlike or disruptive manner.

11. **WARNING:** Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these official rules shall not constitute a waiver of that provision.

12. **Limited Liability:** The Released Parties are not responsible for: (1) any incorrect or inaccurate information, whether by printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited, to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any aspect of the Sweepstakes; (4) printing, typographical, technical, computer, network or human error which may occur in the announcement of the grand prize or in any Sweepstakes-related matter or materials; or (5) any injury or damage to you or to other persons or property which may arise in connection with your participation in the Sweepstakes.

13. **Disputes:** Except where prohibited, by participating you agree that: (i) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by a United States District Court or the appropriate Pennsylvania state court located in Philadelphia, PA; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes but in no event attorneys' fees; and (iii) under no circumstances will you be permitted to obtain awards for and you hereby waive all rights to claim indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these official rules, or the rights and obligations of you and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Pennsylvania, without giving effect to any choice of law or conflict of law rules (whether of the State of Pennsylvania or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Pennsylvania.

14. **Entrant's Personally Identifiable Information:** Information collected from Entrants is subject to Sponsor’s Privacy Policy (http://www.amhfcu.org).

15. **Winners List:** For a winners list, send a self-addressed stamped envelope with proper postage affixed to AMHFCU, 2060 Red Lion Road, Philadelphia, PA 19115 postmarked no later than December 15, 2017 and received no later than December 22, 2017.
THE AMERICAN HERITAGE CREDIT UNION BEST INTEREST AT HEART SWEEPSTAKES ENTRY FORM

Please print out and complete this form and return to any American Heritage Federal Credit Union branch.

FULL NAME: _____________________________________________________________________________________

☐ I AM A MEMBER OF AMERICAN HERITAGE CREDIT UNION

☐ I AM NOT A MEMBER OF AMERICAN HERITAGE CREDIT UNION

MEMBER NUMBER (IF APPLICABLE): _________________________________________________________________

TELEPHONE NUMBER: _____________________________ E-MAIL: ________________________________________

ADDRESS LINE 1: _________________________________________________________________________________

ADDRESS LINE 2: _________________________________________________________________________________

CITY: ____________________________________________ STATE: ________________________________________

ZIP CODE: ________________________________________

By signing below you agree to the Contest Rules found at AMHFCU.org/Sweepstakes

SIGNATURE: ______________________________________ DATE: ________________________________________