

NORTH GEORGIA CREDIT UNION'S STICKER CONTEST OFFICIAL RULES

1. ELIGIBILITY

- The contest is open to individuals who are eligible for membership at North Georgia Credit Union. Proof of eligibility may be required to claim a prize. Contest is void where prohibited by law.
- Participants must be 18 years of age or older or have parental/legal guardian consent if under 18.
 Employees of North Georgia Credit Union and their immediate family members are not eligible to participate.
- No purchase or membership necessary to enter or win. A purchase or membership will not increase your chances of winning.

2. CONTEST PERIOD

- The contest begins at 10:00 AM Eastern Time on Saturday, May 24, 2025, and ends at 5:00 PM Eastern Time on Thursday, July 31, 2025, or when all 40 prizes have been awarded, whichever occurs first.
- Stickers will be distributed at North Georgia Credit Union's Big A Road Branch Grand Opening event on Saturday, May 24, 2025, and will remain available at that location throughout the contest period or while supplies last.
- All prizes must be claimed no later than 5:00 PM Eastern Time on Friday, August 15, 2025.

3. HOW TO ENTER

- To enter, participants must:
 - Place the NGCU sticker on any item or surface in a respectful and lawful manner.
 - Take a photo of the displayed sticker.
 - Post the photo publicly to their personal Instagram or Facebook using the hashtag
 #NGCUStickers in the caption.
 - Ensure that the post is set to "Public" so it can be viewed by contest administrators.
 - Note that simply tagging or mentioning NGCU's social media accounts will not constitute a valid entry; the hashtag #NGCUStickers must be included in the post caption.
 - Posts must include the hashtag to be eligible. Mentions or tags alone will not be monitored.
 Alternate Entry Method:
- Participants may also enter by submitting a photo of the NGCU sticker via email to mail@ngcu.org with the subject line "Sticker Contest Entry." Include your full name and contact information. Email entries must be received before 5:00 PM Eastern Time on Thursday, July 31, 2025, or the awarding of all 40 prizes.

4. PRIZES & WINNER SELECTION

- The first 40 eligible entries received (via hashtag or email) will each win one prize. Each prize consists of a gift card or gift certificate with an approximate retail value of \$25.00. Gift cards or gift certificates will be awarded from the following local businesses: X-Factor Grill, The Farmer & The Butcher, Currahee Outdoors, and Living Room Roasters.
- Limit one entry per person. Multiple posts from the same individual will not increase their chances of winning and will only count as a single entry.



- If the same photo is submitted by multiple accounts, only the first valid post received will be considered an eligible entry. Subsequent duplicate photo posts will be disqualified, regardless of the account submitting them.
- Winners will be contacted via direct message on social media or by email. Each winner will be informed of their winning number (e.g., Winner #7 of 40) and given instructions to claim their prize. Limit one prize per person.

5. PRIZE PICKUP

- Prizes must be picked up in person at North Georgia Credit Union's Big A Road Branch located at 695 Big A Road, Toccoa, GA 30577, before 5:00 PM Eastern Time on Friday, August 15, 2025.
- Prizes will not be shipped. No substitutions, cash redemptions, or transfers are allowed.

6. FIRST COME, FIRST SERVED

• The contest will end once all 40 prizes have been claimed, even if the official contest end date has not yet passed.

7. PUBLIC ANNOUNCEMENT

• With consent, North Georgia Credit Union may announce the names and share photos of contest winners. A photo and publicity release form will be provided at the time of prize pickup. Consent is not required to participate or claim a prize.

8. LIMITATION

- Participants agree to comply with all applicable laws and not to place stickers in a way that causes harm, obstructs visibility, or damages property.
- North Georgia Credit Union reserves the right to modify, suspend, or cancel the contest at any time without notice. Any changes will be posted at www.ngcu.org.

9. PRIVACY

- Information submitted during the contest will be used solely for administering the promotion and will not be shared without the participant's permission.
- Please review our full Privacy Policy at https://www.ngcu.org/privacy-policy.

10. SOCIAL MEDIA DISCLAIMER

• This contest is in no way sponsored, endorsed, or administered by, or associated with, Facebook or Instagram. Participants release Facebook and Instagram from any liability related to this contest.

11. GOVERNING LAW

 This contest is governed by the laws of the State of Georgia and is subject to all applicable state and local regulations.