



October 2018 eStatement Sweepstakes Official Rules

No Purchase Necessary. There is no requirement that you become a member of Tower Federal Credit Union ("Tower"), purchase any goods or services, pay any money or submit to any sales promotion to be eligible to participate in the Tower "October 2018 eStatement Sweepstakes" (the "Sweepstakes"), and none of the above will increase the odds of winning.

Eligibility:

The Sweepstakes is open only to persons who: (1) are legal U.S. residents residing in one of the 50 United States or the District of Columbia; and (2) are 18 years of age or older at the time of entry. Officers, directors, and employees of Tower and members of their immediate families (spouse, parent, child, sibling) and persons residing in their households are ineligible to enter the Sweepstakes. The Sweepstakes is void in Arizona, Florida, New York, Rhode Island, and where prohibited by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. By participating in the Sweepstakes, you agree to the terms and conditions of these Official Rules.

Sponsor:

Tower Federal Credit Union, Product Management, P.O. Box 123, Annapolis Junction, Maryland 20701-0123

Prizes:

One (1) grand prize of \$500 will be deposited in winner's Prime Share Account.. No substitutes or transfer of Grand Prize is permitted. Prize will be awarded at the end of the promotion period by random drawing from all eligible transactions and mail-in entries during each quarter of the promotion period. Odds of winning depend on the number of eligible entries received during the promotion period.

Taxes:

Winner is responsible for the payment of all applicable federal, state, and local taxes imposed on the Prize and may be required, as a condition of receiving a prize, to provide Tower with his or her social security number so that appropriate reports may be filed with the appropriate taxing authorities.

How to Enter:

You may enter the Sweepstakes at any time between 12:01 a.m. on October 1, 2018 and 11:59 p.m. on October 31, 2018, either online at Tower's website or by mail.

To enter online, log onto www.towerfcu.org and sign up for eStatements. To sign up for eStatements, login to Home Banking, go to Additional Services, and select eStatements. Once you accept the eStatement disclosures, you will be signed up for eStatements and automatically entered into the Sweepstakes. To sign up for eStatements in Tower's mobile app, login and select More/eStatements.

To enter by mail, submit an original hand written 3" x 5" index card with your name, address, city, state, zip, phone number, and the words "Tower Federal Credit Union October 2018 eStatement Sweepstakes " and mail it in a stamped envelope to: Tower Federal Credit Union October 2018 eStatement Sweepstakes, Attn: Product Management, P.O. Box 123, Annapolis Junction, Maryland, 20701-0123. Only one (1) entry per person will be accepted. All entries must be original entries, and no mechanical reproductions of entries are permitted. Tower assumes no responsibility for lost, late, incomplete, stolen, misdirected, illegible, or postage-due mail entries. All entries, regardless of submission method, become the property of Tower and

will not be returned. Odds of winning depend on the number of eligible entries received during the promotion period.

Drawing:

The winners will be selected by a random drawing from all fully-completed and timely-submitted entries. The drawing will be conducted by a judge or judges designated by Tower. The odds of winning are dependent on the number of eligible entries received. You need not be present at the drawing to win.

Winner may be required to sign and return an affidavit of eligibility within 14 days of notification attempt. If such an affidavit is required, a failure to return the affidavit in the time noted will result in disqualification of the winner's entry and the random selection of an alternate winner. By participating in the Sweepstakes, you agree to accept the decision of the judges as final in all matters relating to the Sweepstakes.

Notification:

Winners who entered the Sweepstakes online will be notified by letter or telephone number listed in Tower's records within three (3) business days following the Sweepstakes drawing. Each Winner who submitted a mail-in entry will receive the notification at the address that was printed on the 3"x 5" index card used to enter. Tower is not responsible for notifications that are misdirected or not received because of incorrect or inoperable e-mail addresses, or because of incorrect mailing addresses or misdirected mail. If Tower, after reasonable effort, is unable to contact a winner within ten (10) business days from the first notification attempt, that winner may be disqualified and an alternate winner may be selected. Any notification or Prize returned as "undeliverable" will result in the disqualification of the winner and the awarding of that Prize to an alternate Winner.

Winners List:

For a list of winners, send a self-addressed, stamped envelope to Tower Federal Credit Union, October 2018 eStatement Sweepstakes Winners List, Attn: Product Management, P.O. Box 123, Annapolis Junction, Maryland, 20701-0123 on or after January 1, 2019.

Limitation of Liability:

By participating in the Sweepstakes, each entrant agrees that Tower and its officers, directors, employees, agents and representatives shall have no liability whatsoever to the entrant or others for injuries, losses or damages of any kind or nature arising out of or resulting from participation in the Sweepstakes or the acceptance, possession, use or enjoyment of any prize, including, but not limited to, any travel-related injuries or damages.

Tower is not responsible for lost, late, mutilated, or illegible entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Tower on account of technical problems or traffic congestion on the Internet, at any website or any combination thereof. Tower is not responsible for any injury or damage to entrant's or any other person's computer related to or resulting from the download of any materials related to the Sweepstakes. If for any reason the Internet portion of the Sweepstakes is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of Tower that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, Tower reserves the right in its sole discretion to cancel, terminate, modify or suspend the Sweepstakes.

Tower reserves the right in its sole discretion to disqualify any entrant, including a winner, who does not comply with these Official Rules. Tower also reserves the right in its sole discretion to disqualify any entrant, including a winner, who does or attempts to (i) enter the Sweepstakes through any means other than as described in these Official Rules; or (ii) disrupt or damage Tower's website, undermine the legitimate operation of the Sweepstakes, circumvent the terms and conditions of these Official Rules, or otherwise tamper with the Sweepstakes in any manner. If either of the above occurs, Tower reserves the right to remedy any such action, disruption, or circumvention, and to seek damages from an entrant to the fullest extent permitted by law. Any attempt to deliberately damage Tower's website or undermine the legitimate operation of the Sweepstakes is a violation of criminal and civil laws.

Consent to Publicity and Release:

By entering the Sweepstakes, you consent to the release of your name on the Winners List in the event that you win a prize without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless Tower, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publication of the Winners List about the Sweepstakes.

Official Rules:

You may access and print a copy of the Sweepstakes Official Rules by visiting www.towerfcu.org or you can send a self-addressed stamped envelope to our mailing address. The Board of Directors of Tower or their designee will resolve questions concerning any aspect of the Sweepstakes, and any such resolution will be final.