

**Kinecta Federal Credit Union**  
Kinecta “Small Business Week Photo Sweepstakes” Official Rules 2017

**NO PURCHASE NECESSARY TO ENTER OR WIN. EACH SWEEPSTAKES ENTRY WILL HAVE EQUAL CHANCE OF WINNING. MAKING A PURCHASE WILL NOT IMPROVE AN INDIVIDUAL ENTRY’S CHANCES OF WINNING.**

**This promotion is not sponsored by, endorsed by, administered by or associated with Facebook, Instagram, or Twitter. By entering, you agree to these official rules and release Facebook, Instagram, or Twitter from liability.**

1. **TO ENTER:** The 2017 Kinecta “Small Business Week Photo Sweepstakes” begins at 12:00 am (PST) April 30, 2017 and ends 11:59 pm (PST) May 06, 2017 (“Sweepstakes Period”). To Enter: Participant must do the following 2 steps during the Sweepstakes Period:
  1. Take a picture of yourself **outside** of a local small business and post the photo to your Instagram, Facebook, or Twitter feed and include the hashtag **#KinectaSmallBiz** and mention the name of the business in the comment section of your post. The business’s storefront must be visible in the picture.
  2. Then visit [www.kinecta.org/smallbizweek](http://www.kinecta.org/smallbizweek), click on the Gleam sweepstakes widget to authorize Gleam to access your Facebook, Instagram or Twitter account and then choose the photo with the **#KinectaSmallBiz** hashtag. Only one (1) Facebook, Instagram, or Twitter entry will be allowed to be automatically entered to receive a sweepstakes entry.
2. **DEFINITION OF A SMALL BUSINESS:** For the purpose of the “Small Business Week Photo Sweepstakes”, a Small Business is considered to have 5 or less business locations.
3. Qualifying participants will receive a maximum of one (1) sweepstakes entry during the Sweepstakes period. Entries that contain images that are deemed inappropriate will be disqualified at the Credit Union’s discretion. These include but are not limited to images that are:
  - a. Celebrities, actors, musicians, sportspeople, cartoons
  - b. Phone numbers, addresses, URL addresses, account numbers or PINs
  - c. Provocative, sexual, violent or other offensive content like nudity and semi-nudity or profanity and obscenity
  - d. Depiction of alcohol, tobacco or firearms that is not specifically associated with the nature of the local business
  - e. Depictions that are political or religious in nature that are not specifically associated with the local business
  - f. Depiction of anti-social or illegal behavior
  - g. Depiction of culturally insensitive issues
  - h. A display of opinions or beliefs of socially unacceptable groups (e.g. gangs, supremacy, etc.)
4. **ALTERNATIVE ENTRY:** To enter without purchase or obligation: Hand print your name, street address, city, state, ZIP, day and evening phone numbers, account number (if applicable), email, and the words Kinecta “Small Business Week Photo Sweepstakes” 2017 on a “3X5” card and mail it in an envelope to: Kinecta Federal Credit Union, Attn: Marketing-67, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266 (one entry per person, all entries must be individually handwritten and mailed separately). If an entry form is incomplete or illegible, that entry form will be disqualified. Entries become the property of the Credit Union and will not be returned. Making a purchase will not improve an individual’s chances of winning.
5. **SWEEPSTAKES DRAWINGS:** One (1) drawing will be held following the Sweepstakes Period on or around May 31, 2017. The winner of the drawing will be announced following the drawing period on or around June 7, 2017. Handwritten entries must be received at the Credit Union by May 06, 2017 at midnight PST to be eligible for the drawing. The winner will be notified by phone and/or email and by mail after acceptance of the prize.
6. **PRIZE:** There is one (1) prize total where the winner of the photo sweepstakes will receive \$1,000 and the winner’s Small Business where he/she took the picture in front of will receive \$1,000 to donate to a charity. The first half of the prize will consist of a one-time (1) deposit into a Kinecta share account of one thousand dollars (\$1000.00). If a participant without a Kinecta Share account or a mailed in entry wins the prize, Kinecta will issue a check for the total prize amount of one thousand dollars (\$1000.00). Odds of winning are approximately 1 in 1,000 for the prize drawing, however actual odds of winning depend on the number of eligible entries received. The winner will be announced via their social media account that they used to enter. The second half of the

prize will consist of the Small Business chosen by the winner for their photo entry, and that Small Business will be able to choose a 503c charity to donate a total prize amount of one thousand dollars (\$1,000.00) to that chosen charity. If the Small Business winner does not choose a qualifying charity or does not choose a charity to donate to at all, Kinecta will choose a charity and donate the prize amount of one thousand dollars (\$1,000.00). The Small Business winner will be notified by phone and/or email. Winners cannot substitute, assign, or transfer the prize, except at the sole discretion of the Credit Union. The winners will have 10 business days to respond to Kinecta in order to claim their prize. In the event that winners do not respond to the contact attempts from Kinecta within 10 business days of the first attempt, the winners will forfeit their right to the prize and replacement winners will be randomly selected from the remaining eligible entries.

7. Employees of Kinecta and its affiliated companies, officials, volunteers, and members of their immediate families and those living in the same household of each are not eligible.
8. To qualify for the Sweepstakes, entrant must be a legal resident of the 50 United States and D.C. and eighteen (18) years of age or older as of April 30, 2017. By entering into the Sweepstakes, entrants agree to abide by and be bound by these Official Rules and to accept the decisions of the Credit Union as final. Entrants also agree to hold the Credit Union and each of its officers, directors, employees, members, and representatives and agents harmless from any liability arising from participation, or the acceptance, receipt, possession, or misuse of the prize. The Credit Union and each of its officers, directors, employees, members, and representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this sweepstakes. The Credit Union is not responsible for stolen, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are processed late or incorrectly, or are lost due to any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the sweepstakes and prize redemption. Sweepstakes void where prohibited by law. Kinecta reserves the right, at its sole discretion, to cancel, terminate or modify the Sweepstakes if it cannot be operated, conducted or completed as planned, for any reason.
9. The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all other associated costs in connection with the prize, including tax consequences (if any). Each winner agrees to permit the Credit Union to use his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
10. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.
11. Except where prohibited by law, as a condition of participating in this Sweepstakes, Entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association and shall be held at the AAA office located in Los Angeles, California; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.
12. Sponsor: Kinecta Federal Credit Union is the sponsor of this Sweepstakes and is headquartered at 1440 Rosecrans Avenue, Manhattan Beach, CA 90266
13. **WINNER'S LIST:** For the names of the Sweepstakes winner(s), please email [social@kinecta.org](mailto:social@kinecta.org) within thirty (30) days following the conclusion of the Sweepstakes.