

FIRST HARVEST VOORHEES BRANCH GRAND OPENING \$100 GIFT CARDS DRAWING

OFFICAL RULES

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER.

WHO IS ELIGIBLE:

The drawing is open to all U.S. citizens who are 18 years or older and legal residents of the United States, excluding residents of Puerto Rico and other U.S. territories. Officers, employees, directors, supervisory committee members of First Harvest Credit Union, and their immediate family members are not eligible to enter. All federal, state, and local laws and regulations apply. Void where prohibited or restricted.

HOW TO ENTER:

Complete an entry form and submit it to First Harvest Credit Union at 6 Haddonfield-Berlin Rd, Voorhees Township, NJ 08043, or submit an online entry by visiting FirstHarvestCU.com/GrandOpening.

Alternate entry method: Eligible individuals may also enter by mailing a written request including your name, email, address, city, state, ZIP code, and telephone number (typed or printed) to:

First Harvest Credit Union
c/o Marketing Department
6 Haddonfield-Berlin Rd
Voorhees Township, NJ 08043

Limit one (1) entry per person. All entries must be received between 10/01/25 and 10/21/25 at 3:30:59 PM EST. First Harvest Credit Union is not responsible for late, lost, illegible, incomplete, misdirected, or inaccurate entries; such entries will be void.

DRAWING, PRIZE & PRIZE REDEMPTION:

First Harvest Credit Union, whose decisions are final, will randomly select ten (10) winning entries from all eligible entries. Each winner will receive one (1) \$100 gift card to a local business establishment in Voorhees, NJ.

Winners will be notified on or around 10/30/25 by email or telephone. If a winner cannot be contacted or does not respond within 14 days, they will be disqualified and a substitute winner will be randomly selected from the remaining entries.

Odds of winning depend on the total number of eligible entries received during the promotion period. Prizes are provided by First Harvest Credit Union. No substitution or transfer of prizes is allowed. First Harvest Credit Union reserves the right to substitute a prize of equal or greater value. All prizes are awarded "as is" and without warranty of any kind.

Winners will be required to sign and return an Affidavit of Eligibility and Liability/Publicity Release within 14 days from the date printed on the affidavit to accept the prize. Failure to do so, or failure to be a member in good standing, will result in disqualification and selection of an alternate winner without further notice.

Any prize notifications returned as undeliverable will be forfeited and an alternate winner will be selected. By accepting the prize, winners grant First Harvest Credit Union permission to use their name and/or photograph in Credit Union publications without compensation. Prize acceptance also constitutes agreement that the winner is solely responsible for any federal, state, and local taxes associated with the prize.