

Times Media and St. Cloud Federal Credit Union
2018 ChangeMakers Official Rules

Overview

St. Cloud Federal Credit Union is launching the third annual community recognition program, ChangeMakers. Partnering with St. Cloud Times Media, the initiative is intended to highlight people who may get little recognition while doing great things in the community.

1. NO PURCHASE NECESSARY TO ENTER OR TO WIN. A PURCHASE WILL NOT INCREASE YOUR ODDS OF WINNING. SUBJECT TO APPLICABLE FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS. VOID WHERE PROHIBITED.

2. Agreement: To enter, you must agree to these Official Rules. These rules form a binding legal agreement with respect to this contest.

3. Eligibility: Subject to the additional restrictions below, ChangeMakers (the “Promotion”) is open to residents of Minnesota who are 21 years or older at the time of entry and who have participated in the nomination process as outlined in the rules below (each a “Nominee”). Employees and contractors of St. Cloud Federal Credit Union; Times Media; Gannett Co., Inc.; and each of their respective affiliated companies; and advertising and promotional agencies; (collectively, “Sponsors”) and the immediate family members of; and any persons domiciled with; any such employees and contractors, are not eligible to be a Nominee. Individuals who wish to submit a nomination (each a “Nominator”) must be 18 years or older at the time of making the nomination. Nominators may not nominate themselves for the Promotion.

4. How to Enter. The Promotion will run for one (1) month and (1) week, for a total of five (5) weeks (the Promotional Period). The Promotional Period will begin at 12:01 a.m. (CST) on August 20, 2018, and end at 11:59 p.m. (CST) on September 24, 2018. Entries are accepted up until 11:59 p.m. (CST) September 24, 2018. To nominate an individual, complete an Official Nomination Form, available at sctimes.com/changemakers. Include your name, address, age, phone number, and email address, as well as the name, address, age, phone number, and email address of the person you are nominating. You must also include an original essay describing why you believe the individual is worthy of the ChangeMakers recognition as outlined in the criteria on the nomination form, and as described below. All essays must be the sole, original work of the Nominator, must be typewritten in English, and must be limited to 300 words or less.

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Judges may disqualify previously published essays or those that have won previous awards or competitions of Sponsors.

A Nominator may nominate up to three (3) different individuals per Promotional Period, however, only one (1) entry per Nominee is permitted by each Nominator. Multiple entries received from a Nominator for the same Nominee will be disqualified. Once a Nomination is submitted, it may not be edited or resubmitted. No correspondence regarding the viewing or verification of Nominations will be undertaken by Sponsors, except as specified in these Official Rules. **Nominators enter on behalf of the Nominee named in the Nomination. Nominators are not eligible to receive any prize.**

Multiple Nominators are not permitted to share the same email address. Sponsors will not be responsible for incomplete, lost, late, misdirected, or illegible nominations. Nominations that exceed the 300 word limit or that do not comply with the provisions of these Official Rules will be disqualified. All nominations become property of Sponsors and none will be returned. Nominators acknowledge and agree that Sponsors shall have the right to edit, adapt, modify, reproduce, publish, promote, create a sound recording of, broadcast, or otherwise display or use nominations in any way it sees fit without limitation or compensation to Nominators or Nominees. Sponsors further reserve the right to disqualify any nomination that is alleged to infringe on any third party's intellectual property rights, or that Sponsors, in their sole discretion, deem obscene, offensive or otherwise inappropriate for viewing by a general audience. By submitting a nomination, you agree to receive emails from Sponsors or those directed by Sponsors. You can opt-out of the receipt of such emails by following the directions in any email received from Sponsors.

5. Winner Selection. A panel of qualified judges selected by Sponsors will judge all eligible Nominees. Nominees must reside or work within 50 miles of St. Cloud according to the following criteria: makes a difference in the Central Minnesota community (25%); fulfills needs that people have in the Central Minnesota community (25%); provides services for others in the Central Minnesota community (25%); and inspires others through their actions (25%). The ratings scale for each criterion will range from one (1) to ten (10), with ten (10) being the best score.

Judging will take place after the close of nominations on September 24th. Winners will be selected by a panel of judges. The Nominees with the three (3) highest cumulative scores will be

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designated the Winners. Decisions of judges and Sponsors shall be final and binding in all respects.

6. Prizes and Odds. One (1) winner will receive \$3,000 and two (2) runners-up will each receive \$1,000 (Total ARV: \$5,000). Odds of winning depend on the number of eligible entries received and the quality of the nomination and the Nominees as judged per the above criteria.

7. Winner Notification and Acceptance. Winners will be notified on October 23, 2018, at the awards event located at St. Cloud Federal Credit Union at 3030 First Street South, St. Cloud, MN. Nominators will be notified by September 28, 2018, at the telephone number or email address provided on Nominator's entry form that his or her Nominee has been chosen as a winner. Sponsor will call or email the Nominator during regular business hours at number provided on entry form and will leave no messages. Failure to reach Nominator by phone after three (3) attempts, return of email notification as undeliverable, or failure of Nominator to respond to email notification within forty-eight (48) hours may result in disqualification of winner, forfeiture of her or his interest in all prizes, and selection of a substitute winner from among all remaining eligible entries. The prizes and awards will be presented during the October 23 event. Valid photo identification may be required. Winners may waive their right to receive prizes. Prizes are non-assignable and non-transferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability, and Sponsors reserve the right to substitute prizes of equal or greater value. Winners are solely responsible for reporting and payment of any taxes on prizes. Winners may be required to complete an affidavit of eligibility certifying that they have complied with the Official Rules of the Promotion and a liability and publicity release (except where prohibited by law) which must be returned as directed by Sponsors on the evening of the event. Failure to sign and return the affidavit or release, or to comply with any term or condition of these Official Rules, may result in a winner's disqualification, the forfeiture of his or her interest in the prize, and the award of the prize to a substitute winner. Winners and Nominators must be willing to make themselves available for a photo and interview for the featured article in the St. Cloud Times on October 25. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of Sponsors.

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8. Participation. By participating, Nominees and Nominators agree to be bound by these Official Rules and the decisions of Sponsors. Sponsors reserve the right to disqualify Nominees or nominations of Nominators found tampering with or otherwise abusing any aspect of this Promotion as solely determined by Sponsors. In the event the Promotion is compromised by a virus, non-authorized human intervention, tampering or other causes beyond the reasonable control of Sponsors which corrupts or impairs the administration, security, fairness or proper operation of the Promotion, Sponsors reserve the right in their sole discretion to suspend, modify or terminate the Promotion. Should the Promotion be terminated prior to the stated expiration date, Sponsors reserve the right to award prizes based on the nominations received before the termination date. Sponsors will not be responsible for incomplete, lost, late, misdirected or illegible nominations, or for failure to receive nominations or other electronic communications due to transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender or Sponsor. The authorized account holder of the email address submitted at the time of entry will be considered the Nominator and/or Nominee. An “authorized account holder” shall mean the natural person assigned to such email account by the Internet access provider, online service provider, or other organization responsible for assigning email addresses for the domain associated with such email account. A potential winner may be requested to provide proof that he or she is the authorized account holder of the email address associated with a winning entry. In the event of a dispute, all online nominations will be deemed to have been submitted by the owner of the ISP account from which they were sent. For these purposes, an ISP account holder shall mean the natural person assigned to such ISP account by the Internet access provider, online service provider or other organization responsible for assigning ISP addresses for the domain associated with such ISP account. Any questions regarding the number of nominations submitted or the owner of an ISP account shall be determined by Sponsors in their sole discretion, and Sponsors reserve the right to disqualify any Nominees or nominations by Nominators determined to be tampering with or abusing any aspect of the Promotion.

9. Copyright. By nominating an individual or individuals for the Promotion, each Nominator grants to Sponsors an exclusive, royalty-free and irrevocable right and license to publish, print, edit or otherwise use the Nominator’s submission, in whole or in part, for any purpose and in any manner or media (including, without limitation, the Internet) throughout the world in perpetuity, and to license others to do so, all without limitation or further compensation. Each Nominator further agrees that a person he or she nominates is selected by Sponsors as a Winner, the Nominator will sign any additional license or release that Sponsors may require, and

will not publicly perform or display her or his submission without the express permission of Sponsors.

10. Construction. The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

11. Sponsors. ChangeMakers is sponsored by Times Media and St. Cloud Federal Credit Union. The decisions of Sponsors and the Promotion judges regarding the selection of winners and all other aspects of the Promotion shall be final and binding in all respects. Sponsors will not be responsible for typographical, printing, or other inadvertent errors in these Official Rules or in other materials relating to the Promotion. For a list of winners (available after October 25, 2018) or a copy of these Official Rules, visit sttimes.com/changemakers or send a self-addressed, stamped envelope to “Winners List/Official Rules” (as applicable), ChangeMakers, 3030 First Street South, St. Cloud, MN 56301. If you have any questions regarding this Promotion, please contact Sarah Mason at smason@stcloudfcu.coop or (320) 258-2161.