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Kindred members inspire peaceful, just, and prosperous communities in many ways. We're inviting members to enter our Calendar contest by sharing photos that demonstrate how they are making a positive impact in three specific areas - food security, environment and creation care, and affordable housing.

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**All entries must be received by August 31, 2019. Judging will take place by September 6, 2019 and winners notified by September 30, 2019.** No purchase of any kind is necessary to enter or win. Void where prohibited by law. Entry into this Contest constitutes your acceptance of these official rules and regulations.

#### **WHO MAY ENTER**

To be eligible for this contest, an individual must:

- Be a legal resident of Ontario, Canada; and
- Be 19 years or older at time of entry; and
- Be a current member of Kindred (personal, business or organization membership), this includes anyone employed by Kindred and members of their families.

#### **CONTEST PERIOD**

Entries can be submitted beginning May 30, 2019 and must be received by August 31, 2019 at 11:59 pm.

#### **HOW TO ENTER:**

Email your photos to [calendar.contest@kindredcu.com](mailto:calendar.contest@kindredcu.com). Each member may submit up to two entries. Please use your first and last name in the file name of the photos submitted and include the following information in the body of your email:

- Full name
- Address
- Telephone
- Home branch
- Brief description of how the photo demonstrates how you are inspiring your community in relation to food security, environment and creation care, or affordable housing. (approximately 100 words)

#### **Photo Requirements:**

- Digital photographs only (no prints, slides, or negatives)
- Landscape orientation (for instance, 8½ inches high by 11 inches wide)
- File resolution must be a minimum of 300 dpi
- Minimum file size is 3300 x 2550 pixels
- JPEG file format

Entries not meeting the above requirements may be rejected. All entries become the property of Kindred and will not be returned. We respect your privacy and will not sell or trade your information to any outside parties. The personal information provided in the entry will only be used to administer the Contest or, by providing your email address, you consent to Kindred using your personal information from time to time, for marketing purposes, such as providing you information about our products, services, and/or community activities that may be of interest to you or the third party for whom you are acting. These emails will provide you with an option to change your consent at any time. You can also change your consent by calling or visiting your local branch.

All entrants must meet the eligibility requirements set forth in these rules in order to qualify for the prize. By entering, entrants agree to be bound by the contest rules and the decisions of the judges (delegates of Kindred), which are final, and consent to the use of their name, address and/or photograph, without compensation, in any future publicity carried out by Kindred in connection with this contest and/or in connection with any other advertising carried out by Kindred. In the event that your photo(s) is selected, you hereby authorize and consent that Kindred shall have the absolute right to reproduce, crop, enhance, enlarge and publish the submitted photo(s) as well as your story, in our 2020 calendar and other marketing materials. You agree to grant exclusive rights to Kindred until December 31, 2020. By entering the contest, you verify that you are the owner of the photograph entered in the contest.

If the photograph you submit has identifiable people in it, you must submit signed photo releases for each individual or from their parent or guardian, if they are minors. Release forms are available on our website, or we can fax or email one to you.

You are responsible for ensuring you have the legal right to distribute the image, share the story, and enter it in this contest.

### **PRIZE**

There will be twelve (12) cash prizes of \$50, one to each winning entry. Kindred will also make an additional twelve (12) cash donations of \$100 to a charity selected by each of the winners. Winners will select a charity from the list of Calendar Contest Community Partners provided by Kindred.

No substitution of prizes is permitted except by Kindred, in their sole discretion. Kindred reserves the right to substitute any prize with a prize of equal value for any reason whatsoever. The prize must be accepted as awarded and may not be transferred. All federal, provincial, and local laws and regulations apply. Kindred shall only be responsible for awarding the prize as stated in these official rules. Kindred expressly disclaims any responsibility or liability for injury or loss to any person or property relating to the delivery and/or subsequent use of the prize.

### **WINNER SELECTION**

There will be twelve (12) winning photos selected from among all eligible entries received during the contest period. The odds of winning will depend upon the actual number of entries received.

The winner will be notified by email and/or by telephone. No correspondence will be entered into except with the selected winner. In order to win the prize, the selected participant must meet the eligibility requirements as listed in "Who May Enter" and "How to Enter" above and have complied with all other official rules and must complete, sign and return an affidavit of eligibility and liability and publicity release (waiver), where permitted by law within fifteen (15) days of receipt of prize notification or the prize will be forfeited and an alternate winner will be selected.

### **CLAIMING THE PRIZE**

By accepting the prize, the winner consents to Kindred's use of his/her name, photograph and/or likeness, City and Province of residence, voice, and statements made by or attributed to him/her, in perpetuity, in any and all media now known or hereafter developed (including, without limitation, print, broadcast and internet), for all legitimate business purposes including advertising and promotional activities without additional compensation, unless prohibited by law.

Kindred will make a direct deposit of the \$50 prize amount into the winning member's account as directed by the winner. The \$100 prize donation will be made by cheque or direct deposit directly to the charitable organization chosen by each winner (charity selected from list of Calendar Contest Community Partners provided by Kindred). The winner must sign a confirmation of prize waiver form as administered by a Kindred employee. The winner may be asked to present photo identification as verification to claim his/her prize. Upon delivery of the prize to the winner, Kindred will be deemed to have awarded the prize to the winner with the winner assuming full responsibility for the prize. Should a winner make any false statement(s) in any document referenced above, the winner will be required to promptly return to Kindred his/her prize. In the event there is a dispute of the entrant's identity, the prize will be awarded to the established email account associated with the entry.

**If the selected entrant cannot be contacted by phone after three attempts over 15 days, or declines to sign the declaration and release form within 15 days of notification, another entry may be selected.**

### **INDEMNIFICATION BY ENTRANT**

By participating in this Contest, entrants agree to release and hold harmless Kindred.