

## **DETAILED CONTEST RULES “MONEY IN THE BANK”:**

### 1. How to Enter the Contest:

- a. The “Money in The Bank” contest sponsored by Union Bank, 20 Lower Main St, Morristown, VT 05661 will begin on Monday, September 5<sup>th</sup> 2022 and end on Friday, November 11<sup>th</sup> 2022
- b. To participate in the contest, listeners must text the solicited keyword, be correct caller when solicited, or enter on station’s Facebook page when solicited on respective participating radio stations (WWFY, WJKS, WWFK, WRFK, WSNO-FM, WSNO-AM).
- c. Entrants may be disqualified at the sole discretion of Great Eastern Radio, LLC.

### 2. Eligibility Restrictions:

- a. The contest is open to all contest participants who are 18 years of age or older and legally reside in Vermont, or New York.
- b. Employees, officers, and directors of Great Eastern Radio, LLC, its advertising agencies and promotional companies involved in this promotion, as well as family and household members of same, shall be ineligible to participate in the promotion and shall be ineligible for any prize covered herein.

### 3. Prizes:

- a. Grand Prize: Check in the total amount of \$3,000, to be issued and tracked by Great Eastern Radio LLC. Winner is responsible for all taxes, expenses, and fees.
- b. Grand Prize may be picked up at the office of Great Eastern Radio, 106 North Main St., West Lebanon, NH 03784, unless otherwise stated. Grand Prize must be claimed within 30 normal business days from occurrence of winning. In the event that a prize or prize certificate is mailed to the winner, it will be with the prior written consent of the winner and therefore, winner assumes the risk of its arrival. Great Eastern Radio, LLC is not responsible for the safe arrival of a prize or prize certificate.
- c. Contest prizes are not transferable. Prizes may not be substituted for or redeemed for cash.
- d. Grand Prize winner will receive 1099 IRS Tax form for the value of the grand prize as stated in these contest rules.
- e. Prizes are limited solely to those items explicitly set forth herein and shall not include any and all other expenses, incidentals or taxes that may arise out of the winner’s receipt of this prize.
- f. Odds of winning Grand Prize is based on the number of entries received by Great Eastern Radio LLC throughout the duration of qualification.

### 4. Selection and Notification of Winners:

- a. Decisions of Great Eastern Radio, LLC with respect to the contest are final.

- b. Grand Prize winner will be selected at random by an employee of Great Eastern Radio, LLC on Friday, November 11<sup>th</sup> 2022. Winner will be notified via the platform in which they qualified (phone, text, email, or social media).

5. Conditions:

- a. Payment of all federal, state and local taxes are the sole responsibility of the winner. Winners will be required to sign an IRS Form W-9 or the equivalent. Failure or refusal to execute the release will result in winner forfeiting the prize. Photo identification and social security number of the Grand Prize winner may also be required in order to collect the prize
- b. By participating in the contest, the winner or winners agree to have their name, voice, or likeness used in any advertising or broadcasting material relating to this contest without additional financial or other compensation, and to sign a publicity release prior to acceptance of the prize.
- c. By participating in the contest, the winner agrees to deposit cash prize in the amount of \$3,000 into a personal account in their name at Union Bank. In the event the winner does not currently have account with Union Bank, they agree to open an account with Union Bank in their name pursuant to conditions listed in “article d.” below.
- d. By participating in the contest, the winner agrees to open an account in their name at Union Bank and agrees to the following conditions: The winner must be 18 years of age or older, a resident of the United States of America, must pass ChexSystems as determined by Union Bank, have valid photo identification, and must open this account in person at Union Bank, branch location determined after winner selected.
- e. If winner does not meet qualifications to open an account at Union Bank, the check in the amount of \$3,000 will still be awarded to them. Having an existing account with Union Bank, or opening a new account with Union Bank is not required to be eligible to win Grand Prize.
- f. A maximum (1) grand prize will be awarded. Grand prize winner must accept delivery of prize from Great Eastern Radio, LLC, or as otherwise instructed by Great Eastern Radio, LLC. All other costs related to prize delivery and acceptance is the responsibility of winner including but not limited to all federal state and local taxes. All properly claimed prizes will be awarded. Prizes are non-transferable and no cash redemption or prize substitution allowed, except at Great Eastern Radio, LLC’s sole discretion or as provided herein. Great Eastern Radio, LLC reserves the right to substitute a prize of equal or greater value if an advertised prize becomes unavailable.
- g. Grand prize winner(s) will be required to complete and return a W-9 form (*if prize value exceeds \$600.00*), affidavit of eligibility, and liability/publicity release (*Tennessee residents need not sign publicity release*), and present a valid driver’s license and social security card before prize will be awarded. Winners of prizes greater than \$600.00 will be issued a 1099 form reflecting the value of the prize(s) and are responsible for paying all income taxes on prize(s). Pursuant to the liability release, the winners will agree to hold Claremont Savings Bank, Great Eastern Radio, LLC, its licensee, their affiliated companies and the officers, shareholders, directors, employees, agents and representatives of each of them harmless against any and all claims or liability arising directly or indirectly from the prize or participation in the contest.
- h. Great Eastern Radio, LLC reserves the right in its sole discretion to modify the contest rules and dates at any time for any reason. Material modifications shall be announced on-air, when practical. By participating in this contest, you agree to be bound by these contest rules, any modifications thereof, and by all other rules imposed by Great Eastern Radio, LLC management.
- i. No purchase is necessary. The contest is void where prohibited.

- j. Failure to comply with the contest rules may result in a contestant's disqualification, at the sole discretion of Great Eastern Radio, LLC.
- k. Great Eastern Radio, LLC is not responsible for typographical or other errors in the printing, the offering or the administration of the contest or in the announcement of a prize.
- l. Copies of the written contest rules and a list of all winners are available during regular business hours at the main studio of Great Eastern Radio, LLC, 106 North Main St, West Lebanon, NH 03784 or by sending a self-addressed stamped envelope to Great Eastern Radio, LLC.