

Official Essay Entry Rules

Barksdale Federal Credit Union Essay Scholarship Contest

In order to participate in Barksdale Federal Credit Union's Essay Scholarship Contest:

1. Meet the eligibility requirements and follow all Official Contest Rules.
2. Complete a Barksdale Federal Credit Union Scholarship Program Application.
3. Submit a 300-1000 word essay entry responding to the application essay topic.

NO PURCHASE NECESSARY TO ENTER OR WIN. Participation constitutes entrant's full and unconditional agreement to, and acceptance of, these Official Rules.

ELIGIBILITY

In order to be eligible to participate in this Contest, the entrant must be:

- a 2020 high school graduate;
- a Barksdale Federal Credit Union member;
- enrolled in, or accepted to attend, an accredited United States College or University in the fall of 2020; and
- Must meet the minimum application requirements as listed on the Barksdale Federal Credit Union Scholarship Program Application.

Barksdale Federal Credit Union employees, volunteers and their immediate family members, including but not limited to spouses, parents, children, grandchildren, siblings, step-parents, step-children and step-siblings, are not eligible to enter or win. Previous scholarship winners are not eligible. All federal, state and local laws and regulations apply. Void where prohibited by law.

Contest begins Monday, December 16, 2019 and ends Monday, February 3, 2020 at 11:59 p.m. For purposes of these Official Rules, all times are Central Standard Time (CST).

ENTRIES

If eligible, an entrant may enter the Barksdale Federal Credit Union essay scholarship contest by submitting an essay response to the application essay topic. To enter an essay response in the Contest, essays must contain a minimum of 300 words and a maximum of 1000 words. Essay entry must be typed, 12 point, and double spaced. In order to be eligible for consideration, essay entry applicants must also submit a Barksdale Federal Credit Union Scholarship Program Application form.

Essay entries and the Barksdale Federal Credit Union Scholarship Program Application must be submitted before 11:59 p.m. CST, Monday, February 3, 2020. Essay entries must be submitted under one name. All essay entries become the exclusive property of

Barksdale Federal Credit Union and will not be acknowledged or returned. Barksdale Federal Credit Union reserves the right to discard any essays containing inappropriate content. By submitting your essay entry, you grant permission to Barksdale Federal Credit Union to post your submission on the www.bfcu.org website, affiliate websites and Barksdale Federal Credit Union newsletter(s).

Barksdale Federal Credit Union and its agencies are not responsible for lost, late, incomplete, damaged, destroyed, delayed, stolen, misdirected or illegible essay entries. Barksdale Federal Credit Union is not responsible for the use of copyrighted material. Once submitted, essay entries become the sole property of Barksdale Federal Credit Union and will not be returned.

Barksdale Federal Credit Union Scholarship Program Applications can be found on the Barksdale Federal Credit Union website, www.bfcu.org, or at a Barksdale Federal Credit Union location. All applications must be postmarked no later than Monday, February 3, 2020. Applications postmarked after Monday, February 3, 2020 will not be eligible for scholarship prize. Mail applications to: Barksdale Federal Credit Union, Attention: Marketing Coordinator, 2701 Village Lane, Bossier City, LA 71112.

Barksdale Federal Credit Union reserves the right to, at its sole discretion, disqualify any entrant for any reason, including an entrant who violates the Official Rules, acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

PRIZES

The following prize(s) will be awarded:

A maximum of 4 winners will be selected from the entrants.

Description of Prize: Each winner will receive a \$1,500.00 scholarship, payable only to the winning entrant. Prizes are non-transferable. No alternative prize, cash, or other substitution is permitted except by Barksdale Federal Credit Union in the event of prize unavailability. All federal, state, provincial, and local taxes are the sole responsibility of the winner.

Barksdale Federal Credit Union reserves the right to, at its sole discretion, select no winners.

WINNERS

Selection of Winner: All essays will be screened by Barksdale Federal Credit Union and reviewed for eligibility. Winners will be selected by judging on originality, relevance to topic, grammar and spelling, and engaging the audience. All decisions of Barksdale Federal Credit Union are final and binding. Odds of winning depend on the number of eligible entries received. The winner will be notified by telephone. Barksdale Federal

Credit Union is not responsible for and shall not be liable for any late, lost, or misdirected notification, or for winner's unsuccessful efforts to claim any prize.

By accepting and/or using prize, the winner agrees to the use of his/her essay, name, voice and/or likeness for the purpose of advertising, trade, or promotion without further compensation, unless prohibited by law.

GENERAL TERMS AND CONDITIONS

By entering, each participant agrees to be bound by these Official Rules and the decisions of Barksdale Federal Credit Union, which shall be final. Barksdale Federal Credit Union, agents and representatives of Barksdale Federal Credit Union, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors are not responsible for and shall not be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries (ii) telephone, electronic, hardware or software program, network, Internet, or computer malfunctions, failures, or difficulties of any kind; (iii) failed, incomplete, garbled, or delayed computer transmissions; (iv) any condition caused by events beyond the control of Barksdale Federal Credit Union that may cause the Contest to be disrupted or corrupted; (v) any injuries, losses, or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in the Contest; or (vi) any printing or typographical errors in any materials associated with the Contest. Barksdale Federal Credit Union reserves the right, in its sole discretion, to suspend or cancel Contest at any time for any reason, including fraud, or a computer virus, bug, or other technical problem which corrupts the administration, security, or proper play of the Contest.

By submitting an essay entry: Entrant warrants and represents that the essay entry is original and has been legally created; does not infringe the intellectual property, privacy or publicity rights or any other legal or moral rights of any third party; has not been entered in or won previous contests or awards; and has not been published or distributed previously in any media. Entrant represents that he/she owns all rights to his/her essay entry, including, without limitation, the copyrights in the recording and the performance contained therein. Entrant further represents and warrants that the Entrant has obtained permission from each person whose name, image, likeness or voice ("Likeness") is included in the essay entry, and that such person(s) have granted Entrant all necessary rights to use the person's Likeness as described in these rules, and that Entrant can make written copies of such permissions available to Barksdale Federal Credit Union upon request. If the Likeness of a minor is included, such grant of rights must include written permission from the minor's parent or legal guardian authorizing the use of the minor's Likeness on behalf of the minor.

LIMITATIONS ON LIABILITY AND RELEASE:

By participating in the Contest, each participant agrees to release and hold Barksdale Federal Credit Union and the employees, officers, directors, shareholders, agents, representatives of Barksdale Federal Credit Union, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

No liability or responsibility is assumed by Barksdale Federal Credit Union and the employees, officers, directors, shareholders, agents, representatives of Barksdale Federal Credit Union, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors, resulting from any entrant's participation in or attempt to participate in the Contest or ability or inability to upload or download any information in connection with participating in the Contest.