

Official Rules

All entries have an equal chance of winning.

Eligibility: Sweepstakes open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older; except employees & their immediate families (spouses, parents, children, & siblings & their respective spouses) & those living in the same household of a UniBank for Savings (“Sponsor”) employee. This Sweepstakes is subject to all applicable federal, state, & local laws & regulations. Void where prohibited.

How to Enter: 1.) Register and attend UniBank’s Free Construction Financing Seminar on October 4, 2022. Your registration and attendance constitutes your consent to participate in this Sweepstakes and your consent for UniBank for Savings to obtain, use, and transfer your name, address and other information for the purpose of administering this Sweepstakes. 2.) Only one entry per person will be permitted. UniBank is not responsible for any lost, late, stolen, incomplete, illegible, inaccurate, undelivered, delayed, or misdirected entries; error, omission, interruption, defect or delay in transmission transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweepstakes-related advertisements or other materials; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweepstakes, human processing error, or otherwise. UniBank reserves the right in its sole discretion, to void any and all entries of an entrant who the Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweepstakes.

Prizes: There will be a drawing on October 4, 2022 for one (1) \$100 Koopman’s gift card. UniBank for Savings reserves the right to substitute a prize of equal value.

Winner Selection: One winner will be selected in a random drawing on October 4, 2022 from among all eligible entries received by UniBank whose decisions will be final and binding in all matters relating to this Sweepstakes. The winner of the sweepstakes will be notified in person if in attendance. The prize will be awarded to the individual written on the submitted entry form. In the event the winner is not present at the time of the drawing, the winner will be disqualified & an alternate winner may be selected. Odds of winning will depend on the number of eligible enrollments received.

Miscellaneous: Federal, state, and local taxes & all other expenses not specified herein are the winner’s sole responsibility. The Winner will be required to execute and return an Affidavit of Eligibility, Liability Release and (where legal) Publicity Release within three days of issuance of notification. Non-compliance with any of the foregoing may result in disqualification & awarding of prize to an alternate winner. Award recipients may be required to complete an IRS W9 form as required by law when UniBank must report such winnings under the recipient’s Social Security Number on the IRS form 1099-MISC when the prize amount aggregates to a total of \$600 for one recipient. By participating, entrants agree to be bound by these Official Rules and agree that: 1.)

UniBank has the right and permission to use, unless prohibited by law, the name of the winner without further compensation, permission or notification, 2.) UniBank and all of their respective officers, directors, employees, representatives and agents shall have no liability and will be held harmless for any liability, loss, injury or death to entrant or any other person, including, without limitation, damage to personal or real property, due in whole or in part directly or indirectly, by reason of the acceptance, possession, use or misuse of the prize or participation in this Sweepstakes.

Winner List: For a list of the winner's names, send a self-addressed, stamped envelope to be received by October 11, 2022 to: "UniBank for Savings, Attn: Marketing Department, 49 Church Street, Whitinsville, MA 01588".

Sponsor: UniBank, 49 Church Street, Whitinsville, MA 01588.

Consumer Disclosure: This is an offer & does not imply that you have won a prize. No purchase or account necessary to enter or win. Void where prohibited. The Sweepstakes starts August 16, 2022 9:00AM EST and ends October 4, 2022 7:30PM EST. See above for Official Rules & complete details. Prize approximate retail value (ARV) = \$100. Business days do not include Saturday, Sunday or any Federal Holidays.