

Picture Perfect Caption Social Sweepstakes Official Rules

NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZES. NON-PURCHASE AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING

PRIZE: Four \$125 prizes will be awarded on or around December 26, 2025.

ENTRY PERIOD: The Sweepstakes begins at 9:00 AM Eastern Time (ET) on November 24, 2025, and ends at 9 am ET on December 12, 2025 (the "Entry Period"). Entries submitted before or after the Entry Period will not be eligible. Sponsor's computer is the official time-keeping device for the Sweepstakes.

PROMOTION PERIOD: Beginning at 9:00 AM Eastern Time ("ET") November 24, 2025, and ending at 9 am ET December 12, 2025.

HOW TO ENTER: No purchase is necessary to enter. Go online to esl.org to the Picture Perfect Caption Sweepstakes landing page; complete the form with your name, address, email, and telephone number. Next, go to the ESL Federal Credit Union Facebook page and submit a photo caption to the official sweepstakes post. Four winners from the correct entries will be chosen at random. One entry per person. No mechanical reproductions permitted. Void where prohibited.

ALTERNATIVE MEANS OF ENTRY: No purchase is necessary to enter. To enter without purchase or other obligation: Hand print or type your name, address (no P.O. Box), city, state, Zip Code, day and evening phone numbers, and the words Picture Perfect Caption Social Sweepstakes Alternative Means of Entry c/o ESL Federal Credit Union, P.O. Box 92714, Rochester, NY 14692-8814. Non-purchase entries must be postmarked by December 12, 2025, for the drawing. One entry per envelope. No mechanical reproductions permitted. Void where prohibited.

ELIGIBILITY: Sweepstakes is open to legal residents of New York State who are 18 years of age and older. Employees, Board members and immediate family members (living in the same household as the ESL employee) of ESL, ESL Investment Services, ESL Trust Services, LLC, or Cooper/Haims Advisors, LLC are not eligible. Sweepstakes are subject to all applicable federal, state, and local laws and regulations.

DRAWING: Drawing will be held at close of business on December 19, 2025.

ODDS: The number of entries received determines odds of winning.

PRIZE: Four winners will receive: One (1) \$125 Dinosaur BBQ gift card.

PRIZE RESTRICTIONS: The winners may not transfer prize rights or obtain substitutions.

NOTIFICATION OF WINNERS: The winners will be notified by telephone and required to sign and return within 21 days an affidavit of eligibility, release of liability and consent to use his or her name and likeness for advertising and publicity purpose without further consent. Failure to

comply with all the conditions will result in prize forfeiture and selection of a new winner. The winner may not transfer prize rights. Failure to timely return required documents, or if documents are returned as undeliverable, or if we are unable to reach the winner using the information in our records, will result in prize forfeiture and the prize may be awarded to an alternate winner selected at random from the list of remaining Sweepstakes entries. All taxes on prizes are the winner's sole responsibility.

LIMITATIONS OF LIABILITY: ESL Federal Credit Union is not responsible for lost, late, misdirected, damaged, incomplete, illegible or postage –due mail or entries, or for transactions that are processed late or incorrectly or are lost because of computer error or malfunctions or for transaction that are not processed through a bank or other authorized processing system. The Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes at any time with or without notice to entrants or if fraud or technical failures compromise the integrity of the Sweepstakes as determined by the Sponsor in its sole discretion and shall assume no responsibility to entrants in such case.

By participating in the Sweepstakes, entrants and the winner agree to release and hold harmless Sponsor and its subsidiaries, affiliates, partners, representatives, agents, successors, assigns, employees, officers and directors, from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury (including emotional distress), and/or death which may occur in connection with preparation for, or participation in, the Sweepstakes, or possession, acceptance and/or use or misuse of the prize or participation in any Sweepstakes-related activity and for any claims or causes of action based on publicity rights, defamation or invasion of privacy and merchandise delivery. By accepting the prize, the winner agrees that any liability concerning or arising out of the prizes rests solely with the manufacturer of the goods or their affiliates and/or the provider of the services or their affiliates. Sponsor and its subsidiaries, affiliates, partners, representatives, agents, successors, assigns, employees, officers and directors assume no responsibility for any injury or damage to entrants or to any other person regardless of how caused, relating to or resulting from entering or downloading materials in connection with this Sweepstakes. Entrants and the winner acknowledge that Sponsor has neither made nor is in any manner responsible or liable for any warranty, representations or guarantees, express or implied, in fact or in law, relative to any prize, including, but not limited to, express warranties provided by the manufacturer of the goods or their affiliates and/or the provider of the services or their affiliates. Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant or Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of New York without giving effect to any choice of law or conflict of law rules. In addition, any dispute relating to the Sweepstakes (including these Official Rules) shall be brought in the appropriate state or federal court having jurisdiction over the subject matter located in the County of Monroe, New York. Entrants hereby irrevocably consent to the personal jurisdiction of said courts and waive any claim of forum non conveniens or lack of personal jurisdiction they may have.

OFFICIAL RULES REQUESTS: For a copy of the full Official Rules, mail a self-addressed, stamped envelope to: Picture Perfect Caption Social Sweepstakes Official Rules; c/o ESL Federal Credit Union, 225 Chestnut Street, Rochester, NY 14604.

The Sponsor of the Sweepstakes is ESL Federal Credit Union, 225 Chestnut Street, Rochester, New York 14604.

WINNER'S LIST: To obtain the names of the winners, available after January 30, 2026, mail a self-addressed stamped envelope to Picture Perfect Caption Social Sweepstakes Official Rules; c/o ESL Federal Credit Union, 225 Chestnut Street, Rochester, NY 14604.

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