

**CENTRAL ONE FEDERAL CREDIT UNION  
CENTRAL ONE NEW MEMBER MONTHLY SWEEPSTAKES PROMOTION  
OFFICIAL RULES AND REGULATIONS**

**Promotion Description:** The Central One New Member Monthly Sweepstakes Promotion (the "Promotion") is sponsored and administered by Central One Federal Credit Union (the "Credit Union"). The Promotion gives all new members who open a new account and membership between August 1st, 2025 and June 30, 2026 the chance to win one \$500 award during the month of their new membership during the months of August 2025, September 2025, October 2025, November 2025, December 2025, January 2026, February 2026, March 2026, April 2026, May 2026, and June 2026. A random drawing will be held at the conclusion of each month. Eleven monthly awards of \$500 will be held for a total of \$5,500. No purchase is necessary and purchases will not increase the odds of winning a prize.

**Promotion Dates:** The Promotion runs from Friday, August 1, 2025 at 12:00 A.M. EST, through Tuesday, June 30, 2026 at 11:59 P.M. EST (midnight) (the "promotion period"). A random selection of winners (the "drawing") will be held on September 3, 2025, October 1, 2025, November 3, 2025, December 1, 2025, January 2, 2026, February 2, 2026, March 2, 2026, April 1, 2026, May 1, 2026, June 1, 2026, and July 1, 2026 (the "drawing dates"), at Central One Federal Credit Union, Shrewsbury (Main) Branch, 714 Main Street, Shrewsbury, MA 01545.

**How to Enter:** You will automatically be entered to win when a new Central One FCU membership is opened.

**Alternative Method of Entry:** As an alternative, you may submit your name and contact information to: our dedicated New Member Monthly Sweepstakes Promotion entry form at [tinyurl.com/cofcnewmembeeraffle](http://tinyurl.com/cofcnewmembeeraffle). Entries submitted via the promotional landing page are limited to one entry. Central One Federal Credit Union is not responsible for lost, late, stolen, incomplete, illegible, inaccurate, undelivered, delayed, or misdirected entries.

**Eligibility:** The Promotion is open to all new members of the Credit Union who are legal U.S. residents and who are eighteen (18) years of age or older at time of entry. Winners must present photo identification to receive a prize. Employees, Officers, Directors, Volunteers and their immediate family members are excluded from participation in the Promotion. Immediate family is defined to include: spouses, siblings, parents, children, grandparents, and grandchildren, whether as in-laws or by current or past marriage(s), remarriage(s), adoption or other family extension.

**Prize Description, Winner Selection, and Odds of Winning:** There will be eleven winners of \$500 each awarded to one winner during each month of the promotion chosen at random on the drawing date above. All eligible entries will be entered into the drawing. One prize per winner. You need not be present to win. Winners will be notified by email or by phone on the drawing date, using the email address or phone number on file. If an entrant's name is selected but cannot be reached by email or phone within three days of the drawing date, then another winner will be selected. Central One Federal Credit Union is not responsible for email addresses or telephone numbers that are no longer in service, misdirected, or otherwise undeliverable. The odds of being a winner depends on the total number of eligible entries received. All decisions are final and binding.

**Winner List:** After all prizes are awarded, a list of winners will be posted to the Credit Union's website and Facebook page.

**Consent to Publicity and Release:** By accepting a prize, winners consent to the use of their name and likeness for publicity purposes without further compensation, unless prohibited by law. All entrants agree to release and hold harmless the sponsor, Central One Federal Credit Union, and their immediate family, partners, employees, subsidiaries, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from the Promotion, from any Promotion prize, or from any publicity about the Promotion.

**General Conditions and Liability:** All tax liabilities (whether federal, state, and/or local) and any other expenses are the sole responsibility of the Promotion winners. By accepting a prize, winners agree that the Credit Union, Facebook, Shortstack, and any and all affiliates, distributors, suppliers, and all their respective officers, directors, employees, representatives, and agents shall have no liability for, and shall hold all such parties harmless against damage, loss, or injury that may arise in whole or in part, directly or indirectly, from the acceptance, possession, use or misuse of the prize or participation in this Promotion. Void where restricted and prohibited. Entrants acknowledge that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, or Shortstack. Prizes are non-transferable, non-assignable, and non-exchangeable. Any violation or non-compliance with these Official Rules will result in disqualification.

**Agreement to Official Rules:** By participating in the Promotion, each entrant fully and unconditionally agrees to and accepts these Official Rules, agrees to be bound by them, and accepts the outcome of the drawing.

**Contact Information:** For further information, please contact: Central One Federal Credit Union, 714 Main Street, Shrewsbury, MA 01545, or at [centralfcu.com](http://centralfcu.com), or call toll-free 1-800-527-1017.