



What Are You Saving For?

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT IMPROVE CHANCES OF WINNING. THE FOLLOWING GIVEAWAY IS OPEN TO RESIDENTS OF NEW JERSEY AND PENNSYLVANIA ONLY, WHO MEET THE ELIGIBILITY REQUIREMENTS (AS DEFINED IN THE RULES BELOW). VOID ELSEWHERE AND WHEREVER PROHIBITED.

Promotion Period: Giveaway begins 4/8/19 with the following schedule:

Entry Period	4/8/19 – 7/18/19
Winners announced:	
5 winners	5/24/19
5 winners	6/21/19
5 winners	7/19/19
10 Grand Prize Event Contestants	

Who May Enter:

The Giveaway is open to legal residents of New Jersey or Pennsylvania that are eligible participants, (a “Participant”), must:

- Be a resident within one of the following New Jersey and Pennsylvania counties: Warren, Hunterdon, Somerset, Middlesex, Bergen, Union, Northampton or Lehigh County
- Be age 18 or older as of date of entry
- Be able to provide evidence of eligibility upon request

The following classes of persons and any businesses in which they have ownership are not eligible to enter: Employees, officers, and directors of Unity Bank (“Sponsor”), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively “Released Parties”) and the members of the immediate families or households of any of the above, whether or not related. “Immediate family members” includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-siblings), children (including step-children), grand children (including step grandchildren) and each of their respective spouses.

How to Enter:

To enter the Giveaway; Participant must complete an official entry application available at unitybank.com/reason2save during the submission period.

Participants will be required to complete an entry form with name, address, email address and contact phone number as well as completing the entry form information.

Participants will name something that they are saving for. The Sponsor will share posts on their social media and website to highlight the stories submitted by the entrants.

Winners Determination:

The winners will be randomly drawn from all the entries received; 15 winners total will receive a \$200 Visa Gift Card. 5 winners will be drawn on or about 5/24/19, 6/24/19, and 7/19/19. All entries received up to the day prior to drawing dates will be eligible for that month's drawing.

10 Entries will randomly be chosen on 7/20/19 to participate in two events. One event featuring 5 contestants will be held at our Clinton Branch, 64 Old Highway 22, and the other featuring 5 contestants will be held at our Union Location, 952 Stuyvesant Ave. Event dates TBD.

Each contestant for our Two events will be randomly ordered to choose a Piggy Bank filled with either \$200 Cash (4 of 5), or \$1500 Cash (1 of 5). Participant must be able to attend event in order to claim prize.

Limit of one entry per person. Individuals can only win one prize during promotional period. Participant acknowledges that the submitted information will be used in the promotion by Sponsor and will be publicly available.

Winners will be notified via phone number submitted with entry. Email will be used as alternate to contact if provided.

Notwithstanding anything in these rules to the contrary, the Sponsor has sole discretion to determine the eligibility of a person to participate in the Giveaway, and its determination shall be final.

Prize Awards & Delivery:

A \$200 Visa Gift Card will be awarded to each Monthly Drawing Winner. The bank will make arrangements to present Gift Cards to Winners with photo/video opportunities at a mutually agreeable date within 30 days of each Giveaway drawing.

(8) Event Contestants will win \$200 Cash and (2) Event Contestants will win \$1500 Cash. Contestants must be present in order to win. Winners will be notified via phone number submitted with entry. Email will be used as alternate to contact if provided.

All other costs related to prize delivery and acceptance is the responsibility of the winner, including, but not limited to federal, state and local taxes. Prizes are non-transferable. All properly claimed prizes will be awarded. Any unclaimed prizes will not be awarded, Prize winner(s), if any, will be required to complete and return a W-9 form, affidavit of eligibility, and liability/publicity release, and present a valid driver's license before prize will be awarded. Winners of prizes will be issued a 1099 form when applicable reflecting the value of the prize(s) and are responsible for paying all taxes on prize(s). Failure to collect or properly claim any prize

in accordance with these rules will result in forfeiture of the prize. If forfeited for any reason, participant will not receive any other prize substitution or compensation.

General Release:

Entry constitutes permission for the Sponsor and its designees to use each Participant's name, photographs, entry material, other business profile information for advertising, promotional or trade purposes, including but not limited to online announcements, in commerce and in all media without limitation or additional compensation, except where prohibited by law. Participants give their permission, upon entry, to be called and receive emails for Giveaway communication.

Sponsor is not responsible for any incorrect or inaccurate information, whether caused by technical or human error or otherwise which may occur in the processing of entries or voting in this Giveaway or in the running of this Giveaway. Sponsor will not be responsible for typographical, printing or other errors in these Official Rules or in other Giveaway materials.

By participating in the Submission Process for this Giveaway, Participant grants the Sponsor, its parent and affiliated companies a royalty-free and irrevocable right and license to edit or otherwise use all materials submitted in connection with the Giveaway, in whole or in part, for any purpose and in any manner or media now known or hereafter devised, throughout the world in perpetuity.

Disqualification:

Should Sponsor determine, in its sole discretion, that Participant has violated any of the prohibitions contained in these Official Rules or should be disqualified for any other reason, Sponsor shall have no obligation to award any prize to Participant. Sponsor reserves the right, in its sole discretion, to disqualify any Participant acting in violation of these Official Rules. Sponsor reserves the right, in its sole discretion, to reject and/or disqualify any entries, subjects, or related materials for any reason including those that Sponsor deems to be obscene, defamatory, offensive, pornographic, false, deceptive, or otherwise inconsistent with reputational interests or that Sponsor believes may violate any applicable law or regulation or the rights of any third party or may subject the Giveaway, Sponsor, or Sponsor's advertisers, clients, or customers to controversy, negative publicity, scorn, or ridicule.

Sponsor reserves the right in its sole discretion to modify or terminate the Giveaway in the event of any act or occurrence or other reason it believes would corrupt the integrity, administration or fairness of the Giveaway.

Additional Rules & Restrictions:

By participating in this Giveaway, Participant agrees to abide by and be bound by the Official Rules and the decisions of the Sponsor, which shall be final in all matters relating to this Giveaway. False, fraudulent or deceptive entries or acts shall render Participant ineligible for any prize. By accepting prizes, winners agree to hold Sponsor, and Released Parties (collectively "Releasees"), from any claims, losses, actions, or damages of any kind, whether actual, incidental or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this Giveaway, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel related thereto), and to assume all liability in connection therewith.

Releasees shall not be liable to any winner, Participant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, terrorism, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Releasees' sole control. No more than the advertised maximum number of prizes will be awarded for any reason. Difficulties with getting to the entry site are not the responsibility of Sponsor. Decisions of judges in the selection of winners and all matters related to this Giveaway are final.

In Case of Disputes:

By participating, each Participant agrees that (1) any and all disputes, claims, and causes of action arising out of or in connection with this Giveaway, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the State of New Jersey; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway, but in no event attorneys' fees; and (3) under no circumstances will Participant be permitted to obtain awards for, and Participant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of Participant and Sponsor in connection with this Giveaway, shall be governed by, and construed in accordance with the laws of the State of New Jersey, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of New Jersey or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of New Jersey.

Winners List:

For a copy of these Official Rules or a list of prize winner(s), if any, send a self-addressed, stamped envelope to:

Marketing Dept., Unity Bank, 64 Old Highway 22, Clinton, NJ 08809.

PLEASE SPECIFY which you are requesting. Requests must be received by **08/31/2019**.

Giveaway Sponsor:

This Giveaway is administered by **Unity Bank, 64 Old Highway 22, Clinton, NJ 08809.**