

**Niagara's Choice FCU
Teacher Appreciation Contest
Official Rules**

The Teacher Appreciation contest is a prize-linked promotion offered by Niagara's Choice Federal Credit Union (NCFCU) whereby eligible teachers (defined below) can apply to receive a \$200 award to be used to purchase classroom supplies and/or improve the classroom.

The Teacher Appreciation contest applications will be accepted from July 31, 2026, through August 15, 2026. The applications will be reviewed, and prizes winners will be notified by August 21, 2026.

1. Application period

- a. The application period will run from July 31, 2026, through August 15, 2026. To enter the Teacher Appreciation contest, you must be an eligible teacher and submit a fully completed application by visiting niagaraschoice.org. Applications delivered in any other manner and/or untimely applications will not be considered.

2. Eligibility

- a. Teachers that will be employed during the 2026-2027 school year in Niagara or Erie Counties will be eligible to participate in the Teacher appreciation contest, except for officials and employees of NCFCU and/or their family members (ie. Parents, spouses, children, siblings.)

3. Selection period

- a. All applications must be received by Saturday, August 15, 2026, to participate in the Teacher Appreciation contest. No eligible teacher may submit more than one application for consideration. All submitted applications will be reviewed by Niagara's Choice team. All required information must be provided. Winners will be chosen by random drawing. Applications selected may be featured on the credit union's website and niagaraschoice.org, on the credit union's social media accounts, and in other print and digital channels (i.e. Press releases, email communications, etc.) At the credit union's option, the award recipients may also be photographed or featured in video.

The selection period will start Monday, August 17, 2026, and winners will be notified by Friday, August 21st, 2026.

No eligible teacher may receive more than one award.

4. Awards

- a. The contest will consist of fifteen (15) awards of a \$200 Amazon Gift card.
- b. The drawing of winners is final and not subject to review.
- c. Awards are not exchangeable for credit or kind, in part or in full. Awards will be presented in person, at a credit union location, at a date & time determined by the credit union.
- d. Any risk of loss or damage to the gift card passes to the recipient upon delivery of the award to the award recipient. Niagara's Choice FCU shall not be liable for or obliged to recognize or replace any gift card that is lost, damaged, misapplied or stolen if such loss is due to the negligence of the Award Recipient or is not due to the fault and/or negligence of the credit union.

5. Notification

- a. Award recipients will be contacted via the information listed in the application. Award recipients are solely responsible for providing the credit union with accurate contact information.
- b. It is the sole responsibility of the Award recipient to claim the award in accordance with the instruction given to the award recipient by the credit union. By accepting the award, recipients agree to use the Award for the benefit of their students.
- c. In the event an Award is unclaimed, or the credit union is notified of the ineligibility of an Award recipient, or the Credit Union disqualifies the Award Recipient for any reason, the Credit Union may select another application submitted by an eligible teacher to receive the award.

6. Decisions

- a. By completing and submitting an application in the Teacher Appreciation contest and/or accepting an Award, you agree to comply with and be bound by all the terms and conditions set forth in these Official Rules, and to accept the decisions of Niagara's Choice FCU as final and binding. Non-compliance with these Official Rules and/or any entry procedure will result in disqualification. All decisions of Niagara's Choice FCU are final and binding.

7. Indemnifications and Warranties

- a. Niagara's Choice FCU makes no representations or warranties of any kind with respect to the Teacher Appreciation Contest. Any warranty, express or implied, is hereby excluded and disclaimed. By participating in the Teacher Appreciation Contest, each participant releases and discharges Niagara's Choice FCU and its officers, directors, employees, shareholders, members and representatives, and agents harmless from all liability whatsoever in connection with the Teacher Appreciation Contest. Except where prohibited by law, acceptance of an Award constitutes a release by the Award Recipient of the Indemnified parties from all

claims in connection with the administration of the contest. Niagara's Choice FCU reserves the right to disqualify any Award Participant who fails to follow these official rules, fails to satisfy the eligibility requirements, or who makes any misrepresentations related to the contest or award redemption.

8. Publicity

- a. Each Teacher Appreciation contest participant consents and agrees to permit the Indemnified parties to use his/her/their name, voice and likeness on promotional and other materials via all forms of media now known or hereafter devised, without further permission or compensation.

9. Compliance with the Law

- a. All issues and questions concerning the construction, validity, interpretation, and enforcement of these official rules shall be governed by and construed in accordance with the substantive laws of New York State and applicable Federal Law. And dispute arising between Niagara's Choice FCU and any contest participant shall likewise be governed by the laws of the State of New York and applicable Federal Law. The Teacher Appreciation Contest is void where and to the extent prohibited by law.

10. Taxes

- a. All Teacher Appreciation Contest prize recipients are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

11. Miscellaneous

- a. Niagara's Choice FCU reserves the right to amend these Official Rules or discontinue the Teacher Appreciation Contest at any time. Written copies of these rules are available on our website niagaraschoice.org and can be printed at any NCFCU branch during normal business hours.