

Northland Area Federal Credit Union (NAFCU) Photo Contest Official Rules

By participating, you affirm that you have read, agree, and accept all of the Official Rules of the Northland Calendar Contest and you grant NAFCU a royalty free, world-wide, perpetual non-exclusive license to publish, reproduce, post and otherwise use any photo you submit. Further, agree to be fully unconditionally bound by these Rules, You represent and warrant that you meet the eligibility requirements, you understand and agree that your photo may be used in print, online, and video-based marketing materials of NAFCU and that you will not receive financial compensation of any type for such use. By submitting a photo, you warrant that you are the owner of the photo or have the right to use such photo and you will indemnify and defend NAFCU against any copyright or other claims related to its use of any photo you submit. By participating, entrants agree to these Official Rules and accept the selections made as final. This promotion is not sponsored, endorsed, administered or associated with Meta®.

1. Contest Sponsor: Northland Area Federal Credit Union (NAFCU), Alpena, MI.
2. Eligible Participants: Those who are legal residents of the 50 United States and District of Columbia who are 18 years or older regardless of Northland membership or employment. Entries from individuals who are not eligible pursuant to these Official Rules will not be eligible for the winning prize. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.
3. Contest Description: NAFCU Photo Meta® Contest submissions start at 9:00 AM EST on Friday, June 13, 2025 and will end at 11:59 PM EST on Friday, July 18, 2025. To enter, you must upload images shot with a 10 MP camera in JPEG and Tiff files only to the Farley Calendar photo portal at <https://farleycalendars.com/northland-file-upload/>
4. Prizes: NAFCU will award fourteen winners. All winners will receive three copies of the 2026 Northland Calendar, a Northland logoed merchandise prize, and acknowledgement in the 2026 Northland calendar. Please note your shirt/sweatshirt size in the submission portal. Winning photos will be used in the 2026 Northland calendar and the photographer's images that are selected will win bragging rights to their work published in the calendar. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Submission of entry constitutes your permission for NAFCU to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.
5. Odds of Winning: will depend on the number of entries submitted.
6. Winners: Will selected by Northland Area Federal Credit Union. Winners will be announced/contacted by 12:00 PM on Monday, August 11, 2025. Photos will be judged on artistic merit, originality, creativity, how well the assigned month is depicted, and suitability for a wall calendar. Artwork can be landscapes, still lives, etc. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT NAFCU'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.
7. Photo Requirements: Entrants may enter as often and as many images as they wish. Pictures must be landscape orientation with a resolution of at least 300 dpi. Calendar Theme: Michigan Waters. This includes, but is not limited to, images of Michigan's Great

Lakes (Superior, Michigan, Huron, Erie), Inland lakes and ponds, rivers, streams, creeks, waterfalls, ice formations on any Michigan body of water. Photos can be taken in any season (spring, summer, fall, and winter). Please disclose the location the photo was taken in the submission portal. Winners will be posted in an album on Meta. The photo does not have to be taken within the time of the contest, it can be an old picture. Photos should not include faces or nudity. Photos containing any sexually explicit, violent or other objectionable or inappropriate content, as determined by NAFCU will not be eligible for consideration.

8. To Enter: Perform the following 9:00 AM EST on Friday, June 13, 2025 and 11:59 PM EST on Friday, July 18, 2025. to qualify: Upload images to the Northland-Farley Calendar Contest Portal at <https://farleycalendars.com/northland-file-upload/>. Photos must be submitted through the portal. We will not accept submissions through Facebook Messenger or email.

NO PURCHASE OR TRANSACTION NECESSARY TO ENTER OR WIN. Entries will become the property of NAFCU and will not be returned.

9. To Claim Prize: The winner must claim the prize by visiting the Alpena branch at 1161 N. Bagley St. Alpena, MI by close of business (5:00 PM) not more than ten (10) calendar days after prize notification or prize will be forfeited. Participation in the Contest is your consent to contact you regarding the winning prize. No substitutions or transfers of the prize is permitted, except at the sole discretion of NAFCU. NAFCU shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within [10 days] from the time award notification was sent the prize may be forfeited
10. Winner Listing: Except where prohibited, the Contest winner's name (first and last name) and image may be used in NAFCU's newsletter, NAFCU websites, in print, online, in any media, and video-based marketing materials of NAFCU for any commercial or promotional purpose, without limitation or further compensation.
11. Limitation of Liability: NAFCU does not in any way endorse, warrant or assume liability for the prize offered in this Contest. NAFCU is not responsible for printing or typographical errors in any contest related materials; incorrect or illegible contact information; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; applications/forms processed late, incorrectly, or lost due to computer, electronic malfunction, or human error; or for any claims of copyright or trademark infringement due to the depiction of intellectual property of any other rights holder in the submitted photos. NAFCU reserves the right to cancel or modify the contest if fraud or technical failures compromise the integrity of the contest as determined by NAFCU in its sole discretion. By entering, winner agrees to comply with all Official Rules as stated and agrees to release, discharge, indemnify and hold harmless NAFCU and Meta®, Inc. and each of its respective officers, directors, employees, representatives and agents from and against any claims made by winners, entrants, or any other third parties, related in any way to the operation of and publicity related to this drawing as well as any other claims, damages or liability, injuries, damages or losses to any person (including death) or property of any kind, at any time, resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any contest-related activity or participation in this contest. You represent and warrant that your entry

is original work and does not violate any third party's proprietary or intellectual property rights. If your entry infringes upon the intellectual property right of another, you will be disqualified at the sole discretion of NAFCU. If the content of your entry is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, you shall, at your sole expense, defend or settle against such claims. You shall indemnify, defend, and hold harmless NAFCU from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which NAFCU may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right.

12. Privacy: Information collected from all entrants is used only for the purpose of the prize selection and to notify the winner, and will not be re-used, sold or shared in any manner by NAFCU or any third party unless entrant has opted-in to receive additional information and promotional material from NAFCU.
13. Rules: The terms and conditions specified here comprise the Contest's Official Rules and, together with any Official Contest communications or publications by NAFCU, shall govern and apply to all participation and activity arising out of and relating to the contest. These rules cannot be modified or superseded orally or in writing except by an authorized action by NAFCU in its reasonable discretion.
14. Additional Terms: NAFCU reserves the right to discontinue this promotion without notice at any time for any reason.
15. Affiliations: The Contest is not affiliated with Meta®, Inc. Meta®, Inc. does not sponsor, endorse or administer this contest in any way.
16. Winners List: To obtain a copy of the winners' names or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Northland Area Federal Credit Union, 1161 N. Bagley St. Alpena, MI 49707. Requests must be received no later than Monday, September 8, 2025