



## **2027 Member Calendar Photo Contest Official Rules**

### **Contest**

Members submit a photograph (or up to 3 photographs) to be considered for Fibre Federal Credit Union and TLC, a Division of Fibre Federal Credit Union's 2027 member wall calendar, featuring scenery and celebrations that showcase the beauty, fun and uniqueness of the communities we serve. All photos must be the original property of the entrant, and must be taken in Cowlitz, Wahkiakum, Pacific, Grays Harbor, Lewis, Skamania, and Clark counties in Washington and Columbia, Clatsop, Tillamook, and Lincoln counties in Oregon. Thirteen winners will be chosen; one to represent each month of the year and the cover. Image quality: ideally, photos should be 12 inches wide by 9 inches tall, 300 dots per inch (dpi).

### **File Format**

Your image should be in JPEG (.jpg) format.

### **Image Retouching**

All image retouching needs to be completed prior to uploading the photo.

### **Timeline**

Submissions will be accepted beginning July 1, 2026. The deadline for submissions is July 31, 2026. Winners will be announced in August, 2026.

### **Eligibility**

The contest is restricted to members of Fibre Federal Credit Union and TLC and is subject to all federal, state, and local laws and regulations. Void where prohibited by law. Entrants agree to abide by the terms of these Official Rules and by the decisions of Fibre Federal Credit Union and TLC which are final and binding on all matters pertaining to this contest. Entrants agree that Fibre Federal and TLC retain the right to use content submitted in publication and communications.

### **How to Enter the Contest**

Beginning at 12:00 am PST on July 1, 2026 and continuing until 11:59 pm PST on July 31, 2026 ("Contest Entry Period") participants may submit entries to the contest by entering online at our

Woobox contest page (<https://woobox.com/ihyvxxw>) or by email to [contest@fibrecu.com](mailto:contest@fibrecu.com). Please provide your name, email address, phone number, and in which county your photo was taken.

By entering the contest, you grant Fibre Federal Credit Union and TLC the right to contact you regarding your entry, publicize your entry, promote your entry for any other purpose and/or broadcast your entry. Submission constitutes agreement to the rules of the Contest. Entrants represent and warrant that (i) the photographs that they submit: are their own original creations and do not infringe any other person's or entity's rights; and (ii) the submission of the photo will not violate any enforceable agreements or understandings the entrant has with any third party. Entrants also represent and warrant that the entrant has obtained permission from each person, whose recognizable image or likeness is included in the submission, and that such person(s) have granted entrant all necessary rights to use the person's likeness as described in these rules, and that entrant can make written copies of such permissions available to Fibre Federal Credit Union and TLC upon request. Entrants waive any right to inspect or approve any finished product, advertising or other copy that may be used in connection with or the use to which it may be applied. Entrants less than 18 years of age must acquire the written consent of their parent or guardian if they are chosen as a winner. Entrants agree to indemnify and hold harmless Fibre Federal Credit Union and TLC and their employees, representatives, and agents from any and all liability, loss, damage, cost or expense, including reasonable counsel fees and expenses, paid or incurred by reason of its breach of any of the obligations, covenants, representations or terms contained in these contest rules or by reason of its intentional or grossly negligent conduct relating to performance of this agreement.

### **Cost**

There is no cost to participate in the contest. No purchase is necessary.

### **Notification; Provision of Phone Number, Address**

The thirteen winners will be notified via email or phone in August 2026. They will be asked to confirm their phone number, mailing address and any necessary information. If an entrant cannot be reached by email within three (3) business days of the first attempt to notify them, the next successful entrant will be contacted.

### **Announcement of Winners**

Fibre Federal Credit Union and TLC will announce the winners and post their names on social media outlets, website, and in other publications following the completion of the contest. Their first name and last initial will also be included with their photos in the 2027 member calendar.

### **Use of Winners' Names and Likeness**

Each winner will be deemed thereby to have granted to Fibre Federal Credit Union and TLC the right, at any time and from time to time, to print, publish, broadcast and use, worldwide and in any media now known or hereafter developed, including but not limited to, the internet and world wide web, the name, portrait, picture, voice, likeness and biographical information of each such winner as news or information and for advertising and promotional purposes without additional consideration, except where prohibited by law.

### **Disqualification**

Fibre Federal Credit Union and TLC reserves the right, in their sole discretion, to disqualify any participant that it determines, in their sole discretion, is ineligible to participate in the contest. Failure to comply with these rules may result in a participant's disqualification.

### **Grant of Rights in Words and Images Submitted**

Entrant, by submitting an entry, grants an irrevocable right to Fibre Federal Credit Union and TLC to use, copy, sublicense, edit, modify, make derivative works, publish, exploit, transmit, distribute, publicly perform, publish, delete or display the content of and elements embodied in the entry, in whole or in part, in perpetuity in any and all media (whether now existing or hereafter devised) without limitation, and the unconditional right to use the idea and statements about the entry for advertising/publicity purposes without additional compensation, except where prohibited by law.

### **Limitation of Liability**

If for any reason the contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this contest, Fibre Federal Credit Union and TLC reserve the right at their sole discretion, to disqualify any individual who tampers with the contest, and to cancel, terminate, modify or suspend the contest. Fibre Federal Credit Union and TLC assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Fibre Federal Credit Union and TLC are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail to be received by Fibre Federal Credit Union and TLC on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to participant's or any other person's computer related to or resulting from participation or downloading any materials in this contest.

**Limitation of Remedies**

Under no circumstances, including negligence, shall Fibre Federal Credit Union and TLC or affiliated entities or their successors or assigns, or any of their respective officers, directors, employees, agents and representatives be liable for any direct, incidental, indirect, special or consequential damages, or exemplary or punitive damages, including, but not limited to loss of profits or harm to business or reputation, arising out of participation in the contest, posting on or access and/or download of any materials or information from any website owned, operated or controlled by Fibre Federal Credit Union and TLC or affiliated entities, or acceptance or usage of a payment, including without limitation damage to property and, to the maximum extent permitted by law, damages for bodily or personal injury, even if Fibre Federal Credit Union and TLC or any affiliated entities, their successors or assigns, or any of their respective officers, directors, shareholders, employees, agents or representatives has been advised of the possibility of such damages or loss. The aggregate liability of Fibre Federal Credit Union and TLC arising out of any kind of claim (whether in contract, tort, or otherwise) shall not exceed \$1.00. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you. Fibre Federal Credit Union and TLC reserve the right to suspend, cancel, terminate, or modify the contest without advance notice, and thereafter to re-commence such contest, if at all, only at such time(s) and upon such terms and conditions as we shall deem reasonable under the circumstances.

**Severability**

If any one or more provisions of these official rules are held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such invalidity, illegality, or unenforceability shall not affect the validity, effect or enforcement of any other provision or provisions of these official rules.