

Grand Prize (5): \$1000

donated to Winner's favorite charity

Terms of Participation

HOW TO ENTER:

NO PURCHASE NECESSARY. Submit a written description by mail or email that describes how your favorite charity could use \$1,000 to make our 5-county community a better place to live, work, or go to school. Written submissions can be sent to: Pay It Forward, Bowater Credit Union, 1040 King St SE, Cleveland, TN 37311. Emailed submissions can be sent to khall@bowaterecu.org. Submissions must be 500 words or less. Descriptions must include the name of your favorite charitable organization, what it does, where it's located, why you support it, and how it can use the money to improve our community. Examples of charities are: your local school foundation; your local hospital; a summer camp program for underprivileged children; or a local food bank.

The five prizes will be awarded throughout the year. The deadlines and prize dates are as follows:

1st deadline: February 28th. Prize will be awarded in March.

2nd deadline: May 31st. Prize will be awarded in June.

3rd deadline: August 31st. Prize will be awarded in September.

4th & 5th deadline: November 30th. Prize will be awarded in December.

All available submissions will be considered for the first award.

For the second award, all submissions that have not already won and are for organizations not in the same county as the first winner will be considered (for example, if the first winner is headquartered in Bradley County, then only organizations in McMinn, Meigs, Monroe, and Polk county will be considered for the second award) *unless* there are no entries from counties that have not yet had a winner in the current year, in which case all submissions that have not already won will be considered.

For the third award, all submissions that have not already won and are for organizations not in the same county as the first or second winner will be considered (for example if the first winner is headquartered in Bradley County, and the second is headquartered in McMinn County, then only organizations in Meigs, Monroe, and Polk counties will be considered for the third award) *unless* there are no entries from counties that have not yet had a winner in the current year, in which case all submissions that have not already won will be considered.

For the fourth and fifth award, the two highest-scoring entries in the final judging will be awarded the fourth and fifth prizes. All submissions that have not already won and are for organizations not in the same county as the first, second, or third winner will be considered, and the two winners should come from the remaining two counties, if possible. If there are no entries from one county, then all submissions that have not yet won will be considered.

In simplest terms, we will try to award a winner headquartered in each of the five counties Bowater Credit Union serves. If there is no entry from one or more counties, those awards will be available to all submissions that have not already won.

Entry Requirements:

All entries must meet the following guidelines:

- The entry must be the entrant's original work and be respectful of Bowater Employees Credit Union (BOWATER CREDIT UNION, "Sponsor").
- Limit of one entry per person. Incomplete, illegible or corrupted entries will be disqualified. Sponsor is not responsible for lost, late, damaged, incomplete or misdirected entries. All entries become the property of the Sponsor, and none will be returned.
- BOWATER CREDIT UNION employees, volunteers, board members and their families are not eligible to enter.
- The receiving organization cannot have won a Pay It Forward prize in the past 5 years.
- By submitting an entry, entrant agrees that his/her entry, name, and likeness can be used for promotional purposes by Bowater Credit Union.
- The entrant must be a member/account owner of Bowater Employees Credit Union at time of entry, and time of award.

CONTENT: Each entry must be suitable for display and publication, in all forms of media, including but not limited to the internet, the World Wide Web, print, radio, and network, cable or satellite television broadcast. Entries must be dignified, modest and in good taste, must not be obscene or indecent, including but not limited to containing pornography or profanity, nor contain any offensive or defamatory statements including but not limited to words or symbols that might be considered offensive to individuals of any race, ethnicity, religion, sexual orientation or socioeconomic group, nor include threats to any person, place, business, or group, nor invade privacy or other rights of any person, firm or entity, including, without limitation, any third party trademarks or copyrights, nor portray Sponsor or Sponsor's brands or products in any way that might tend to subject any of them to public contempt, scandal, disrepute or ridicule. Sponsor reserves the right to make determinations of suitability in its sole and absolute discretion, and to disqualify any entries it determines to be inappropriate for any of the reasons listed above, or for any other reason.

WINNER SELECTION: The winner will be selected from among all eligible entry submissions. Entries will be judged by a panel selected by Bowater Credit Union ("Judges"), whose decisions are final in all matters relating to the Contest. BOWATER CREDIT UNION employees, volunteers, board members and their families are not eligible to enter. Entries will be judged on the following criteria: Reach (how many people are helped) (1 – 20 points); Depth (how much the community is helped) (1 – 20 points); Need (1 – 20 points); Presentation (1 – 20 points). Eligible charitable institution must qualify as tax-exempt under IRS tax code and operate for purposes that are beneficial to the public interest. In the event of a tie, tied entries will be re-judged on the basis of Depiction of Theme (100%). The top highest scoring entry each period will be the Grand Prize winner. Upon determination of the Grand Prize winning entry, the Grand Prize entrant will be contacted by phone. Winner agrees to have their submission or likeness used by BOWATER CREDIT UNION for promotional purposes.

GENERAL RULES: Open only to residents of the 50 United States (**Puerto Rico, Guam**) except for **employees, volunteers, board members** of BOWATER CREDIT UNION ("Sponsor"), Judges, their affiliates, subsidiaries and agencies (collectively "Promotion Parties"), and members of their immediate family or persons living in the same household. Void where prohibited. Subject to all applicable federal, state, local, and provincial laws. Potential winner will be notified by phone, and must reply within five (5) business days of contact or prize will be forfeited. If any prize/prize notification is returned as undeliverable, or in the event of non-compliance with any other requirements, the prize will be forfeited in its entirety and awarded to an alternate. No substitution or transfer of prize permitted except at the option of Sponsor in the event of unavailability. By participating, entrants agree to abide by and be bound by these Official Terms of Participation and the decisions of the Judges.

In the event of a dispute as to identity of an email entrant, entries will be deemed made by the name appearing on the entry. Sponsor is not responsible for technical, hardware or software malfunctions, lost or unavailable network connections, undeliverable email, or failed, incorrect, inaccurate, incomplete, garbled or delayed electronic communications, telephone, telephone line or other telephone related problems or errors, whether caused by the sender or by any of the equipment or programming associated with or utilized in this Contest, or by any human error which may occur in the processing of the entries in this Contest. If, in the Judges' opinion, there is any suspected or actual evidence of tampering with any portion of the Contest, or if technical difficulties compromise the integrity of the Contest, the Judges reserve the right to terminate the Contest and determine a winner using all eligible entries received as of the date of termination or to modify the Contest in a manner deemed appropriate by the Judges.

The credit union will report the grand prize, as required by applicable law.

PRIZE: Five(5) Grand Prize: Cash donation of \$1000, U.S. to charitable organization. Winning organization is responsible for applicable tax consequences. Winner's entry may be featured on the BOWATER CREDIT UNION Web site for a length of time to be determined by BOWATER CREDIT UNION.

RIGHTS IN SUBMISSIONS: In consideration of entrant's submission being reviewed and evaluated for this Contest, each entrant hereby grants to the Sponsor a non-exclusive, irrevocable, fully paid, universal license to use, copy, sublicense, transmit, distribute, publicly perform, publish, delete or display such submission, or any portion thereof, in any media now known or hereafter devised including, but not limited to, all forms of television and all forms of internet and wireless protocol without any further right of approval. Each Entrant authorizes the Sponsor and any entities affiliated or in privity with the Sponsor, to utilize, for eternity and in any manner, they see fit, the submission submitted to Sponsor, and to make derivative works from such material. Each entrant agrees that the results and proceeds of such use shall become the property of Sponsor and/or Sponsor's licensees and shall be freely assignable by Sponsor and that the Contest Entities and their assignees and licensees shall have no obligations whatsoever to entrant. Each Entrant releases the Contest Entities, and their assignees and licensees, from any and all claims or liability (now known or hereafter arising), including but not limited to any claims for defense and/or indemnity, in connection therewith. Winning charitable organization agrees to allow BOWATER CREDIT UNION to use a photograph of the donation ceremony and participants in promotional materials as BOWATER CREDIT UNION sees fit for a period of up to two years; each entrant also grants permission for the Contest Entities to use entrant's name and likeness, for the purpose of advertising, trade, or promotion without further notice, permission, compensation or consideration in any and all media, unless prohibited by law.

WINNER'S LIST: To see the winners, visit www.bowaterecu.org.

SPONSOR: Bowater Employees Credit Union, P.O. Box 359, Calhoun, TN 37309