

2025 New Member Referral Full Terms and Conditions

1. **Eligibility.** This raffle is open to all Members 1st of NJ FCU members, at least 18 years of age. Employees, directors of Members 1st of NJ and their immediate family members are not eligible.
2. **Promotional Period.** The promotional period starts January 2, 2025 and ends February 28, 2025.
3. **How to enter.** When an eligible non-member is referred by an existing primary member and opens an account, both the new member and the referring member are entered into the raffle. A raffle ticket must be completed for both individuals.
4. **No purchase necessary.** No purchase necessary to enter into the drawing. A purchase does not improve your chances of winning. By entering the drawing, entrants fully and unconditionally agree to and accept these Official Rules. Void where prohibited, taxed, or restricted by law. All federal, state, and local laws and regulations apply.
5. **Drawing.** The drawing will be held on March 3, 2025 at 9:00 AM. The winner will be notified on same day. Winner will be selected by random drawing by a Members 1st of NJ's designated employee. No substitutions or transfer of prize is permitted. All federal, state and local income taxes are the sole responsibility of the winning entry. If the initial winner does not respond within 5 days, the winner forfeits his or her rights to the prize. A second drawing will be held for an alternate winner.
6. **Prize Descriptions.** (2) basketball tickets to see the Philadelphia 76ers play the Miami Heat at Wells Fargo Center on March 29, 2025. The game begins at 7:30 pm. The seats are in Section 211, Row 11, Seats 22, 23.
7. **General conditions and limitations of liability.** Void where prohibited. By participating in this drawing, the winner agrees to the release of Members 1st of NJ FCU, its officers, employees, and anyone representing Members 1st of NJ FCU from any and all liability, whether in tort or contrast arising from the member's participation in this promotion to the fullest extent provided by law. The winner, by participating in this drawing further agrees to release and hold harmless Members 1st of NJ FCU, its directors, officers, employees, and representatives from any and all liability for any injuries, loss or damage of any kinds to his or her person, including death, and property, arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of a prize, participation in any contest-related activity, or participation in this contest. To claim the prize, winner will be required to sign a raffle ticket. Failure to sign these forms may result in disqualification with an alternative winner selected.
8. **Publicity.** By accepting any prize, the winner consents to have his or her name, image or likeness used by Members 1st of NJ FCU, without compensation, in any promotional materials. Any photos or videos produced of the winner is the sole property of Members 1st of NJ FCU.