



### **2019 Pet Costume Photo Contest Rules**

1. All types of pets are eligible.
2. No age limit for participants.
3. There will be 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> place winners based on the number of votes. Each photo must be submitted separately and in JPG format.
4. There is a \$5.00 entry fee per photo. Each photo submission requires separate payment. Entry fees will go to support SAC Foundation's financial literacy efforts. SAC Foundation is a registered 501(c)(3) charitable organization. Your contribution is tax-deductible as allowed by law.
5. Photos need to be of a costumed pet(s) only, no people. Photos need to be no larger than 2 megabytes or 800 pixels in size. Photos need to be in JPG format. The photo(s) submitted needs to be an original work of authorship and not violate any third party's proprietary or intellectual property rights. If the photo infringes upon the intellectual property rights of another, the submission will be disqualified at the discretion of the SAC Foundation. If the content of the photo is claimed to constitute infringement of any proprietary or intellectual proprietary rights of any third party, the participant, at their sole expense, must defend or settle against such claims. The participant shall indemnify, defend, and hold harmless the SAC Foundation from and against any suit, proceeding, claims, liability, loss, damage, costs or expense, which the SAC Foundation may incur, suffer, or be required to pay arising out of such infringement or suspected infringement of any third party's right. SAC Foundation reserves the right to refuse a photo from participating in the contest. A photo submission deemed inappropriate will not be reimbursed the entry fee.
6. The top three photos with the most votes after the voting period ends will win cash prizes as follows:
  - 1<sup>st</sup> Place – \$100.00
  - 2<sup>nd</sup> Place – \$75.00
  - 3<sup>rd</sup> Place – \$50.00
7. Photos can be submitted starting on October 1, 2019, and ending October 11, 2019.
8. Voting begins October 15, 2019, and ends on October 29, 2019, by visiting Cobalt Credit Union on Facebook or by clicking [www.facebook.com/CobaltCreditUnion](http://www.facebook.com/CobaltCreditUnion).
9. Contest winners will be contacted by email the week of November 4<sup>th</sup> to make arrangements to pick up their prize. If you no longer wish to receive email communication from the SAC Foundation once the contest period ends, you may opt-out by emailing [sacfoundation@cobaltcu.com](mailto:sacfoundation@cobaltcu.com) or by calling 402-829-6333.
10. Questions can be directed to the SAC Foundation by emailing [sacfoundation@cobaltcu.com](mailto:sacfoundation@cobaltcu.com) or by calling 402-829-6333.