

Walden Savings Bank: Virtual Branch of the Future **Scratch-off Game Rules, Terms, and Conditions**

Who can enter?

- This promotion is open to all individuals who are at least eighteen (18) years of age only.

How to enter?

- To enter, Walden Savings Bank Virtual Branch of the Future Users must collect six coins within the Augmented Reality Experience and collect a virtual scratch-off ticket.
- All eligible entrants must follow the email sent instructions and will be notified immediately if they have won a prize.
- By submitting an entry into this promotion, entrants acknowledge that they have read and agreed to all the terms & conditions of this promotion.
- Entries must include all requested contact details, including user's first name, a valid email address and WSB branch location to be eligible to win. Entrants may only enter in their own names. Any entrant found to be entering incorrect contact details, including name, incorrect email address details, and or incomplete entries, and or playing multiple times on different devices if a game is designed to be played one-time-only will have all entries invalidated, and any claim to any prize will be invalidated. Walden Savings Bank has sole discretion to determine if any entrant has breached this clause.
- Individuals who are unable to participate in this promotion for either the instant winner or second chance sweepstakes may enter by sending a written request to:

Walden Savings Bank- Marketing Department
15 Scott's Corners Drive
Montgomery, NY 12549

Written requests must be received by midnight on November 30, 2022. All other terms and conditions as presented below apply.

Opt-In Form

- Players consent, acknowledge interest in playing the scratch-off game and authorize Walden Savings Bank to contact them with further information and promotions and can opt-out at any time.

Prize Claim Form

- Players consent and acknowledge that they are a winner and authorize Walden Savings Bank to review and approve a prize claim and contact the winner with further information.
- Participation in this promotion is voluntary and free of cost. NO PURCHASE IS NECESSARY TO PLAY OR WIN.

Number of Entries permitted

- Entrants may only enter this promotion once every 30 days. If an entrant is found to have submitted multiple entries within a 30 day period, their entries may be invalidated.

Open, Close, Draw and Publish dates.

- The promotion commences on Friday, September 7, 2022 and will run through November 30, 2022 or until all prizes have been awarded, which ever occurs first. Entries must be received before the promotion close date and time.
- The winners will be those who are notified instantly on the screen and will be confirmed by an email sent to their valid email address provided within three business days.

Prizes

- Prizes will be available for collection within one business day of the draw and arrangements will be made to have the prize collected within 72 hours of the date in which they are awarded.
- If a winner does not claim or collect the prize by the time stipulated, then the entire prize will be deemed to be forfeited by the winner.
- Prior to receipt of their prize, winner will be required to sign a release granting WSB permission to publish his or her name and likeness in WSB marketing materials, website, Facebook page or other communications as WSB sees fit in its sole discretion.
- Prizes will be sent to the winner's designated or preferred Walden Savings Bank location based on their selection.
- Prizes are subject to availability and are not cashable, negotiable, transferable, or exchangeable. If the prize option is unavailable, for whatever reason, Walden Savings Bank reserves the right to substitute the prize for a prize of equal value in consultation with the winner.
- No transfer or substitution of prize is permitted. All federal, state, and local taxes, if any, are the sole responsibility of the winner. Prize may be subject to 1099 reporting for tax purposes. For eligibility, winners may be asked to provide photo identification in addition to personal information including name address, date of birth and social security number.

The prizes offered are:

- Apple AirPods
- Apple iPad
- Oculus Quest
- Amazon Firestick
- Amazon Kindle

Second Chance Sweepstakes:

- Players who are not an instant winner may enter the "second chance sweepstakes" by visiting <https://waldensavings.bank/secondchance>. This link will be provided within the virtual scratch off ticket at the end of the experience.
- Five (5) random winners will be drawn to win one of five (5) cash prizes of \$150 each at the close of this promotion on November 30, 2022.
- Prize may be subject to 1099 reporting for tax purposes. For eligibility, winners may be asked to provide photo identification in addition to personal information including name address, date of birth and social security number.
- Only one (1) entry per player into the second chance sweepstakes will be permitted. Multiple entries will be discarded.

Restrictions: Members of the WSB official family (directors, officers, and employees of WSB and its affiliates, and their immediate family members and persons residing in the same household) are prohibited from participating in any WSB-sponsored contests, drawings, or prizes and are not eligible to enter. This contest is subject to all applicable federal, state, and local regulations. Offer void where restricted or prohibited by law. No purchase necessary.

Additional Provisions: By submitting an online entry form you agree to receive future e-mail communications from Walden Savings Bank. You may elect to not receive future communications from WSB at any time. Please visit waldensavings.bank/privacy-policy for more information. Contest winner(s) agree to the use of his or her name and likeness in WSB marketing materials, website, Facebook page or other communications as WSB sees fit in its sole discretion. Walden Savings Bank reserves the right to amend or discontinue this promotion prior to November 30, 2022 at its sole discretion.

By participating in this promotion, the user acknowledges that they have read and agree to all the terms & conditions of this promotion.

Sponsor:

Walden Savings Bank
15 Scott's Corners Drive
Montgomery, NY 12549
(845) 457-7700