## Picture Perfect Pet Contest Official Rules

NO PURCHASE NECESSARY. Open and offered to pet parents 18 years or older who live, work, worship, volunteer or go to school in Bucks, Chester, Delaware, Montgomery or Philadelphia Counties or who are already an Ardent member. Employees, agents and officials of Ardent Credit Union and immediate family members of any of these are not eligible to enter. Void where prohibited. By participating, entrants agree to these Official Rules and the decisions of Ardent. Contest begin at 8:30:01 a.m. Eastern Time (ET) on January 20, 2022 and ends at 12:00:00 p.m. ET on February 18, 2022 (Promotional Period) and is subject to all applicable federal, state and local laws and regulations. Ardent Credit Union is located at 1500 Spring Garden Street, Philadelphia, PA 19130.

**HOW TO ENTER:** Participants enter by filling out the form, uploading a photo of their pet and completing the required fields by 11:59 p.m. ET on February 2, 2022. One pet entry per person. No additional action is necessary to participate or enter. PRIZE/ODDS: 1 individual prize of a professional photo shoot for the winner's pet and a pet prize pack. The prize is valued at \$250. Odds of winning depend on number of entries. If there is a tie for the top vote getter, a winner will be randomly selected from those entries. Winner may not substitute, assign or transfer prize, or redeem prize for cash, but Ardent reserves the right to substitute a prize with a prize of equal or greater value should the advertised prize become unavailable. Prize will not be fulfilled outside the 50 U.S. states.

**WINNER SELECTION:** Photo entries will be judged based on creativity, quality, originality, responsiveness to the prompt and overall impact. Ardent judges will select a group of 10 finalists. The finalists will be notified of their status and appear on our Facebook page in February. At that time, the public can vote by liking a finalist's photo on Facebook. The photo that receives the most likes wins. Potential winner will be notified by phone or e-mail on or about February 18, 2022. The prize must be claimed within one week of notification and the photo shoot completed within 90 days or the prize will be considered forfeited.

**CONDITIONS OF PARTICIPATION:** Ardent shall not be responsible for any typographical or other error in the printing, offering or announcement of any prize. Prize winner is required to present valid identification, agrees to a publicity photo and to the use of their pet's photo. Winner will complete all required forms, including a Photo Release within 14 days of notification or prize will be considered forfeited. If documents are not returned on a timely basis, or if prize is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules, such prize will be forfeited and awarded to an alternate winner. Must be 18 or older to enter. Entrants must live, work, worship, volunteer or go to school in Bucks, Chester, Delaware,

Montgomery or Philadelphia Counties in Pennsylvania or already be an Ardent member to be eligible. Taxes on prizes, if applicable, are solely the winner's responsibility. Ardent Credit Union may change the terms and conditions or any aspect of this program without advance notice.