

FINANCIAL LITERACY MONTH
FCCLA PSA AND DIGITAL POSTER CONTEST - OFFICIAL RULES

1. ELIGIBILITY.

The FCCLA Financial Literacy Month Public Service Announcement (PSA) and Digital Poster contest is open to any nationally affiliated Family, Career and Community Leaders of America (FCCLA) chapter member. Participants may enter individually or as part of a team. If entering as part of a team, the team must designate one person as the group's designated leader for purposes of the contest who must enter the team. For the purposes of these Official Rules, where a video or digital poster is submitted on behalf of a single individual, means the individual whose name and contact information are entered on the entry form. Each member of a team must meet all of the Eligibility Criteria for the team to be eligible to enter the contest.

Notice: National Executive Council members and the immediate family of FCCLA National Staff, Board of Directors, and support staff may only participate in the PSA and digital poster contest if submitting as a chapter (team). Individual contest submissions from these groups will not be accepted. The term "immediate family" includes spouses, siblings, parents, children, grandparents, and grandchildren, whether as "in-laws," or by current or past marriage(s), remarriage(s), adoption, co-habitation or other family extension, and any other persons residing at the same household whether or not related.

2. CONTEST PERIOD.

The contest ends on April 30, 2021 at 11:59 PM ET (the "contest period").

3. HOW TO ENTER.

• **Step 1:**

During the contest period, visit the contest webpage located at <https://fcclainc.org/engage/partner-contests> and read the video and digital poster submission requirements and tips and background about the contest.

• **Step 2:**

Create a video PSA or digital poster that aligns with one or more of the following topics: 1) Increasing Savings, 2) Understanding Credit, 3) Impulse Buying, 4) Managing Money, 5) Developing Financial Knowledge and Confidence. The video should be at least :30 seconds and no longer than :45 seconds in length. The digital poster must be no larger than 8.5 x 11 inches. Videos and posters must meet the Entry Criteria and Objectives outlined below.

• **Step 3:**

Review and accept the Official Rules of the contest.

• **Step 4:**

Participants may enter individually or as part of a team. If entering as part of a team, the team's lead participant must submit his/her contact information on the entry form, list the names of his/her team members on the entry form, and use his/her YouTube account for the video entry. Once the video is created, submit the video for entry into the contest by the end of the Contest Period. To submit the video or poster, complete the contest entry form on SurveyMonkey:

<https://www.surveymonkey.com/r/FCCLAFinancialLiteracyMonth>

Videos must be submitted as a hard copy in a 1080p or 720p .MOV, .MP4, or .AVI formats. YouTube or Vimeo links will not be accepted. Before uploading your video, the file name must match the name of the person submitting. Upload a hard copy of your video here: <https://www.dropbox.com/request/1O5GU8blNKuirv1sZBAe>

Posters must be uploaded through the contest entry form link found above. Digital poster must be no larger than 8.5 x 11 inches and must be submitted as a high-quality PDF file.

FCCLA will not accept any videos or posters submitted via email. Entries submitted after the deadline will not be accepted under any conditions.

LIMIT: One entry per person, regardless of whether a participant made an individual or team entry.

4. ENTRY CRITERIA AND OBJECTIVES.

Participants can choose one or more of the following topics to create a 30-second public service announcement or digital poster. Participants must use Wells Fargo's Hands on Banking resources to create the PSA or poster.

- (1) Increasing Savings (ex. saving for college, planning for the future)
- (2) Understanding Credit
- (3) Impulse Buying
- (4) Managing Money (developing a budget/spending plan)
- (5) Developing Financial Knowledge and Confidence

Videos may include other people, but participants must have permission from all individuals who appear in or are mentioned in the video to use their name, voice and/or image and they must be willing to grant the rights set forth in these Official Rules. If they are not willing, do not use them in the video.

If the video includes any facts and statistics, those facts and/or statistics must come from <https://www.wellsfargo.com/about/corporate-responsibility/hands-on-banking/>

VIDEO SUBMISSION GUIDELINES:

- Video must be at least 30-seconds but more than 45-seconds in length. Videos that do not meet the time requirement will not be accepted or viewed.
- Videos must be submitted as a hard copy in a 1080p or 720p .MOV, .MP4, or .AVI formats. YouTube or Vimeo links will not be accepted.
- The use of a consumer or "prosumer" camera, preferably high-definition (HD) quality;
- Film resolution for all footage must be at least 720 x 480p;
- If an iPhone or some form of a flip camera is used, please shoot footage horizontally, not vertically;
- Overall, please select the highest resolution possible with any camera use
- If the video includes music, then the music must be provided by a copyright/royalty free library OR original music created and owned by participants. Copyright/royalty free music can be found here:
 - <https://player.epidemicsound.com/#/browse/>
 - <http://www.melodyloops.com/music-genres/>
 - <https://www.audioblocks.com/search/>

POSTER SUBMISSION GUIDELINES:

- Digital poster must be no larger than 8.5 x 11 inches.
- Digital poster must be submitted as a high-quality PDF file.

THE VIDEO OR POSTER MAY NOT:

- Contain material that violates or infringes another's rights, including but not limited to privacy, publicity, or intellectual property rights, or that constitutes copyright infringement;
- Feature brand names or trademarks;
- Contain artwork not created by participants;
- Contain music, other than copyright/royalty free music;
- Content that is inappropriate, indecent, obscene, hateful, tortious, defamatory, slanderous, or libelous;
- Contain content that promotes bigotry, racism, hatred, or harm against any group or individual or promotes discrimination based on race, gender, religion, nationality, disability, sexual orientation or age;
- Contain material that is unlawful, in violation of or contrary to the laws or regulations of the U.S.

Participants must go to <https://www.wellsfargo.com/about/corporate-responsibility/hands-on-banking/> and use and/or research at least one resource (program, statistic, article, or video) for the creation of the video's message. Resources do not need to be directly mentioned in the PSA or poster, but participants will be asked to list all of their resources in the contest submission form.

5. LIVE VOTING.

Submitted PSA videos and digital posters will be shared on FCCLA's social media pages for live voting. The eight (8) submissions with the highest number of likes and shares win the grand prize. Live voting will take place from May 10 – 21, 2021 with the winners being announced on May 26, 2021.

6. WINNER NOTIFICATION AND VERIFICATION.

The potential winning participant(s) will be notified via the phone number and/or email address provided by participant(s) during registration. The potential winning participant (and all members of participant's team if entered as a team) must execute and return to FCCLA within five (5) business days after the date of receipt or other date specified by FCCLA an affidavit of eligibility; a publicity release (where legal); a liability release; an assignment of rights in and to the potential winner's video; and if requested, an agreement waiving any union or other fees for the broadcast of the PSA (collectively, the "releases"). If any potential winning participant is under the age of majority in the state in which he/she resides, then the parents or legal guardian of the potential winning participant must execute and return the releases. If the potential winner(s) cannot be reached or does not respond to notification within forty-eight (48) hours, fails to sign and return a completely executed set of releases within the designated time period, or fails to comply with these official rules, the potential winner(s) may be disqualified, in the sole discretion of FCCLA, and in such case will forfeit the prize. If a potential winner is disqualified for any reason, then FCCLA will choose the participant or team with the next highest score as the alternate potential winner. If any team member of a group is disqualified for any reason, the entire team will be disqualified. In the event of a dispute as to the identity of a participant, entry will be deemed made by the authorized account holder of the email address submitted at the time of entry. The "authorized account holder" is the natural person who is assigned to the email address by an internet access provider, online service provider, or other organization that is responsible for assigning email addresses or the domain associated with the submitted email addresses or the domain associated with the submitted email address. Potential winners may be required to show proof of being the authorized account holder.

7. PRIZES.

Eight (8) \$1,000 cash prizes will be awarded.

8. PRIZE CONDITIONS.

If a prize-winning video or poster was submitted by a team, then the prize will be awarded to that team's FCCLA chapter. No substitution of any prize is offered. Prize money will be awarded in the form of a check. PRIZE WINNING PARTICIPANTS ARE LIABLE FOR ALL TAXES IN CONNECTION WITH ANY PRIZE AWARDED HEREUNDER. Winning participants hereby agree and acknowledge that the sponsor may be required to prepare an IRS FORM 1099 for participants and supply such information (which may include copy of photo identification, birth date, and social security number) to the local, state, and federal taxing agency in accordance with all applicable laws. In the event of waiver or forfeiture of a prize, the sponsor may substitute or select an alternative potential winner.

9. GRANT OF RIGHTS AND PUBLICITY.

By submitting a video or poster in this contest, all participants grant to contest parties an exclusive worldwide, perpetual, unlimited, irrevocable, royalty-free right, and license (the "License") to use, edit, adapt, modify, reproduce, publicly display, publish, publicly perform, transcode, make derivative works from, or otherwise make any use of their video or poster in any media and content whether now existing or later invented without any restrictions, right of approval or advance notification to the participants of any kind, for commercial or non-commercial purposes, including without limitation, in future trade, publicity and/or advertising for such Contest Parties products and/or services, unless prohibited by law. The winning participants further grant to Contest Parties a License to use the winner's individual name (first and/or last), hometown, place of residence, photo, image, voice, and likeness, in connection with the contest and/or video in any manner and in any media and content whether now existing or later invented without any restrictions, right of approval or advance notification to the participants of any kind, for commercial or non-commercial purposes, including without limitation, in future trade, publicity and/or advertising for such Contest Parties products and/or services, unless prohibited by law.

Participants further agree:

- (i) that Contest Parties may exercise any and all rights hereunder without attribution, notification or compensation to participants;
- (ii) that Contest Parties shall have the right to freely assign their rights hereunder, in whole or in part, to any other person or entity, without notification or approval by participant;
- (iii) that Contest Parties shall have no obligation (express or implied) to use the video entry in any manner and participants shall not be entitled to any damages or other relief by reason of Contest Parties use or non-use of participants video or poster submission;
- (iv) to be bound by these Official Rules;
- (v) that participants and may be contacted by Contest Parties by telephone, mail or email regarding this contest; and
- (vi) to sign and deliver to Contest Parties such documents as Contest Parties may reasonably require to effectuate the rights granted herein.

10. REPRESENTATIONS AND WARRANTIES AND INDEMNIFICATION.

Participants represent and warrant that:

- (i) the video or poster is participants' original work;
- (ii) the video or poster does not infringe upon the copyrights, trademarks, rights of privacy, publicity, or other intellectual property or other rights of any person or entity;
- (iii) participants have obtained written permission from each person whose name, likeness, voice, or other intellectual property is used in the video or poster; and
- (iv) the publication of the video (or related video footage) or poster by Contest Parties will not infringe the rights of any third party. Participants will indemnify and hold harmless, Sponsor and the other Contest Parties from any third-party claims to the contrary and any third-party claims arising out of or related to Entrants' Video (or related Video footage) or poster or participation in the Contest.

11. LIMITATIONS OF LIABILITY AND RELEASE.

Sponsor and other Contest Parties are not responsible for:

- (i) technical problems or technical malfunction which may affect the operation of the contest, including, but not limited to, any of the following occurrences:
 - a. hardware or software errors;
 - b. faulty computer, telephone, cable, satellite, network, electronic, wireless or Internet connectivity or other online communication problems;
 - c. errors or limitations of any Internet Service Provider ("ISP"), servers, hosts or providers;
 - d. garbled, jumbled or faulty data transmissions;
 - e. failure of any e-mail transmissions to be sent to or received;
 - f. any inability to upload or download any information in connection with participation in the Contest; or
 - g. inaccessibility of the webpage, in whole or in part for any reason;
 - h. lost, late, delayed, corrupted or intercepted e-mail or video transmissions;
- (ii) unauthorized human or non-human intervention of the operation of the Contest, including without limitation, unauthorized tampering, hacking, theft, virus, bugs, worms;
- (iii) destruction of any aspect of the Contest, or loss, miscount, misdirection, inaccessibility, or unavailability of an account used in connection with the Contest, including but not limited to, undeliverable contact attempts that result from any form of active or passive e-mail filtering or for insufficient space in participant's account to receive e-mail;
- (iv) any typographical errors in the announcement of prizes or these Official Rules, or any inaccurate or incorrect data contained on the webpage; and
- (v) any personal injury, or property damage or losses of any kind which may be sustained to user's or any other person's computer equipment resulting from participation in the contest, use of the webpage, or the download of any information from the webpage.

BY ENTERING, EACH PARTICIPANT AGREES FOR ENTRANT AND FOR ENTRANT'S HEIRS, EXECUTORS, AND ADMINISTRATORS TO RELEASE AND HOLD HARMLESS THE CONTEST PARTIES, ITS SUBSIDIARIES, AND THEIR RESPECTIVE AFFILIATES, PARENTS, OWNERS, FRANCHISEES, OFFICERS, DIRECTORS, AND EMPLOYEES (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY LIABILITY, CLAIM OR CAUSE OF ACTION (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES), INCLUDING, BUT NOT LIMITED TO, PERSONAL INJURY, DEATH, OR DAMAGE TO OR LOSS OF PROPERTY, WHETHER CAUSED BY NEGLIGENCE OR NOT, ARISING OUT OF PARTICIPATION IN THE CONTEST OR RECEIPT OR USE OR MISUSE OF ANY PORTION OF THE PRIZE, ENTRY OR PARTICIPATION IN THE CONTEST OR IN ANY CONTEST OR PRIZE RELATED ACTIVITY, OR ANY ACCESS TO OR USE OF THE CONTEST WEBPAGE, OR ANY CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION OR INVASION OF PRIVACY, OR MERCHANDISE DELIVERY.

12. INTELLECTUAL PROPERTY INFRINGEMENT.

FCCLA and Wells Fargo have no control over the content of videos, and so take no responsibility for any video that may infringe upon the intellectual property rights of another. The entering participant agrees to take full responsibility for an intellectual property infringement that may occur and therefore agree to pay any damages or fees that result.

13. GENERAL TERMS.

Sponsor or its designated representative has the right, but not the obligation, to monitor/screen video and poster submissions. By entering, participants acknowledge that Contest Parties have no obligation to use or post any video or poster submission. If for any reason the contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the contest, Sponsor reserves the right, at its sole discretion, to cancel, modify, or terminate the Contest or any portion thereof. ANY ATTEMPT BY A PARTICIPANT OR OTHER INDIVIDUAL TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION, INCLUDING BUT NOT LIMITED TO ANY FRAUDULENT CLAIMS, MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS – AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES FROM ANY SUCH INDIVIDUAL, TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING CRIMINAL PROSECUTION. Proof of making an entry will not be deemed to be proof of receipt by Sponsor. Any use of robotic, automatic, programmed, or like entry methods will void all entries affected by such methods and be deemed tampering. Persons engaging in any of the foregoing activities may be disqualified. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. By participating, participants agree to be bound by these Official Rules and the decisions of Sponsor and judges and waive any right to claim ambiguity in the contest or these Official Rules. Sponsor reserves the right to make changes or additions to these Official Rules and/or change the dates of the contest at any time.

14. CHOICE OF LAW.

This Contest is offered only in the United States and is governed by the laws of the State of Virginia. By entering, participants consent to the jurisdiction and venue of the federal, state, and local courts located in Richmond, Virginia for the resolution of any disputes.

15. PRIVACY POLICY.

Please read the FCCLA privacy policy for more information about the contest information collection and use practices.

16. WINNERS LIST.

Winners' names will be posted on the FCCLA national website on the "Partner Contests" page.