



eStatement Campaign Official Contest Rules

Promotion Entry Period: The Magyar Bank eStatement campaign begins at 12:00:01 AM Eastern Time (ET) on February 1, 2019 and ends at 11:59:59 PM ET on February 30, 2019. All entries must be received by 11:59:59 PM ET on February 28, 2019.

Eligibility: No purchase or account relationship is necessary to win. This Contest is open only to legal residents of the 50 United States, District of Columbia, Puerto Rico, U.S. Virgin Islands, and U.S. Territories and Possessions who are 18 years of age and older at the time of entry. Employees of Magyar Bank, and its affiliates, subsidiaries, advertising and promotion agencies, (collectively, "Released Parties") and their immediate families (spouse, parents, children, siblings and their respective spouses) and individuals living in the same household as such employees are ineligible to enter or win the Contest. Void where prohibited or restricted by law. This Contest is subject to all applicable federal, state, and local laws and regulations. US law governs this Sweepstakes.

Automatic Entry: Customers who enroll in Magyar Bank eStatements will automatically be entered into the contest during the promotion period. Enrollment is considered to be completed upon the acceptance of the Disclosure authorizing Magyar Bank to send periodic statements electronically in lieu of receiving a printed copy via U.S. Mail. Enrollment must take place between February 1, 2019 and February 28, 2019 to be entered into the contest.

Alternate Method of Entry: You may also enter the contest without enrolling in Magyar Bank eStatements. Hand print your name, address, day and evening phone numbers, email address, and date of birth on a 3" x 5" piece of paper and mail it in an envelope with proper postage to "Magyar Bank eStatement Contest", c/o Marketing Department, Magyar Bank, 400 Somerset St., New Brunswick, NJ 08901. You will receive 1 entry into the contest. Limit 1 entry per envelope and a total of 1 envelope during the promotion period. All mail-in entries must be handwritten and must be postmarked by February 15, 2019 and received by February 28, 2019. All entries become the exclusive property of Magyar Bank and none will be acknowledged or returned. Proof of sending or submission will not be deemed to be proof of receipt by Magyar Bank. Magyar Bank is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected or postage due entries, which will be disqualified.

Prize Conditions: One Grand prize of a \$100 Magyar Bank Gift Visa Gift Card will be awarded. Winner need not be present at the time of drawing and will be notified by phone by March 31, 2019. The Grand Prize winner will receive a Magyar Bank \$100 Visa Gift Card within 4 weeks of being notified by Magyar Bank. Winner is responsible for all taxes, tips and gratuities. No substitution, transfer, or assignment of prize permitted.

Odds of Winning: Odds of winning will be determined by the total number of eligible entries received.

All expenses relating to acceptance and use of any prize that are not explicitly listed herein as being awarded, including payment of taxes, are responsibility of the winner. Limit of one entry per person, family or household. No substitution, barter, transfer, or assignment of prize permitted, except by Magyar Bank at its sole discretion. Magyar Bank reserves the right to substitute a prize of comparable or greater value. If a winner is unable to accept the prize or any portion of the prize package for any reason, Magyar Bank shall have no further obligation to the winner and prize will be awarded to an alternate winner.

Winner Selection and Notification: Winner will be selected in a random drawing from among all eligible entries received. Drawing will be conducted on or about March 15, 2019. Potential winner will be notified via U.S. Mail, email, and/or phone, from among all eligible entries received and may be issued a 1099 miscellaneous income tax form. Noncompliance within this time period or return of any prize/prize notification as undeliverable may result in disqualification and selection of an alternate winner. By entering, entrants agree to be bound by these rules and consent to use of their names and/or photographs for advertising or publicity purposes without further consideration, except where prohibited by law.

For a copy of these official rules, send a self-addressed, stamped envelope to Magyar Bank eStatement Contest Rules, 400 Somerset St, New Brunswick, NJ 08901.

Condition: By entering, each participant agrees to be bound by these Official Contest Rules and the decisions of Magyar Bank which will be final. Magyar Bank, agents and representatives of Magyar Bank, and legal advisors are not responsible for and shall not be liable for: (1) telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures or difficulties of any kind; (2) any condition caused by events beyond the control of Magyar Bank that may cause the contest to be disrupted or corrupted; (3) any printing or typographical errors in any materials associated with the contest. Magyar Bank reserves the right, in its sole discretion, to suspend or cancel Contest at any time.

By participating in the Contest, each participant agrees to release and hold Magyar Bank and the employees, officers, directors, agents, representatives of Magyar Bank, its advertising agency, promotion and legal advisors harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Contest. Winner further shall permit their name and picture to be used in advertising and announcements without further compensation.

Winner List

To request the name of the winner, send a self-addressed, stamped envelope to “Magyar Bank eStatement Winner”, 400 Somerset St., New Brunswick, NJ 08901. Name of winner will be announced by March 15, 2019 and requests must be received no later than February 20, 2019.

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