



Details, Rules, and Directions

We're calling on our Waterfront members to display their union pride through photography! Celebrate the passion and power of our union community. Whether you're an amateur photographer, an adventurer, or simply someone with a smartphone, we're eager to see your captures that embody the essence of union pride for our 2026 Waterfront Calendar Photo Contest!

- Up to twelve (12) member photos will be selected for the calendar and we'll deposit \$50 into each members' savings account for each photo used!
- Maximum of 10 photo submissions allowed per member.
- All photo entries must be a minimum **resolution of 300 dpi** allowing for photos to be output in 8.5x11 or 10x12 size and submitted by **emailing marketing@waterfrontfcu.com by 11:59 p.m. PST on October 31, 2025.**
- Winners may have to claim winnings for tax purposes. Please consult a tax advisor.
- Current Waterfront staff can participate in this contest.
- Any images submitted (whether used for the 2026 calendar or not) may be used for additional Waterfront branding, marketing, and advertising purposes for the Credit Union.
- Only existing members of Waterfront in good standing may submit photos for entry and to be considered for final selection.
- Winners will be contacted on or before November 14, 2025.
- **Important Note:** Please take your privacy and others into consideration. Do not show items such as your personal/account information or number(s) (example: your credit or debit card account numbers).
- All entries must be submitted either electronically via an email with attachments to marketing@waterfrontfcu.com (should your file size be larger than 10 MB, you can use online file- sharing and sending options such as www.yousendit.com to ensure your entry gets to us), or via USB drive delivered to Waterfront's branch location.
- Photos must be submitted in a jpeg format. **The preferred resolution is 300dpi.**
- Include your full name, phone number, and captions that accompany your photos (so we can better understand your perspective!).
- Any images (photos) submitted of people under the age of 18 must have a permission statement by a parent or guardian stating they authorize the credit union to view and possibly use the image(s). The permission statement must be in writing within a Word document or the body of the email. For example: *"I, Joe Smith, father of Sara Smith shown in the picture I'm submitting, allow Waterfront Federal Credit Union to view and possibly use her image for branding, marketing and advertising efforts."*
- **Please Note:** The Credit Union will *never* sell or share your photo(s) or stories with any unauthorized outside parties or companies. All photos received will be kept by Waterfront. By submitting a photo, you give consent for Waterfront to use these in future efforts. This could include posters, media outlets, social media, statement inserts, website ads – among other things.

Should you have any questions, please email your questions to marketing@waterfrontfcu.com. Someone will get back to you within the next business day. Thank you for participating in our *2026 Waterfront Calendar Photo Contest!*