



Waterfront Credit Union

2026 Members In Action Calendar Photo Contest – Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Sponsor

The 2026 Calendar Photo Contest (“Promotion”) is sponsored by Waterfront Federal Credit Union (“Sponsor”), located at:

6419 Fauntleroy Way SW
Seattle, WA 98136

2. Eligibility

The Promotion is open to individuals who are eligible for membership at Waterfront Federal Credit Union and meet all applicable legal requirements.

Membership is required to enter.

Employees, directors, officials of Waterfront Federal Credit Union, and their immediate family or household members may be excluded from eligibility.

Void where prohibited by law.

3. Promotion Period

The Promotion begins on May 1, 2026 and ends on June 31, 2026 at 11:59 PM PT.

Entries submitted after the deadline will not be eligible.

4. How to Enter

To enter, participants must submit an original photo through the official contest submission form located at:

waterfrontfcu.org/Resources/Members-in-Action



Limit one (1) submission per member.

Photos may feature work life, family, community involvement, waterfront scenery, or other images reflecting the spirit of Waterfront Credit Union and its members.

Entries must:

- Be submitted by the original photographer
- Not contain copyrighted or inappropriate material
- Not infringe on the rights of any third party

No purchase is required to enter.

5. Winner Selection

Up to one (1) winning entries will be selected by Waterfront Federal Credit Union based on overall quality, creativity, relevance, and suitability for calendar publication.

Selected entries may be featured in Waterfront Federal Credit Union's 2026 calendar and future marketing materials.

All decisions by the Sponsor are final.

6. Prize

Each selected winner will receive:

- One (1) \$200 gas card prize

Prizes are non-transferable and may not be substituted except at the Sponsor's sole discretion.

7. Winner Notification

Winners will be contacted using the information provided at the time of entry.

If a selected winner cannot be contacted within a reasonable timeframe, an alternate winner may be selected.

8. Publicity Release

By submitting a photo, entrants grant Waterfront Federal Credit Union permission to use submitted photos, names, likenesses, and related content for marketing, promotional, calendar, website, social media, and advertising purposes without additional compensation, unless prohibited by law.



9. General Conditions

By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor.

Waterfront Federal Credit Union reserves the right to modify, suspend, or terminate the Promotion at any time without prior notice.

10. Limitation of Liability

Sponsor is not responsible for lost, late, incomplete, corrupted, or misdirected entries.

By entering, participants agree to release and hold harmless Waterfront Federal Credit Union and its affiliates from any liability arising from participation in the Promotion or acceptance of any prize.

11. Privacy

Information submitted with an entry will be used in accordance with Waterfront Federal Credit Union's Privacy Policy.

12. Odds of Winning

Odds of winning depend on the number and quality of eligible entries received.

13. Additional Disclosures

Membership eligibility is required. See credit union for complete details.

Waterfront Federal Credit Union is federally insured by the NCUA.