



NLCU

Calendar Contest

Program Period

Photo submission will commence on **June 19, 2024** and run until **July 17, 2024**. Public voting for the photos entering the final round of selection to be featured in the NLCU 2025 Calendar begins **July 22, 2024** and ends **August 5, 2024 at 12 p.m., NST**. By submitting an entry, each contestant agrees to the rules of the contest and states that they are 18 years or older.

Who Can Enter

Anyone over the age of 18 years.

How to Enter

Participants will be requested to submit a **high-resolution, unedited and unaltered** image of a scenic photo of Newfoundland and Labrador. Submissions must be emailed to **contests@nlcu.com** as an attachment on or before the submission deadline of **July 17, 2024**. The following must be included in the body of the email: full name of participant, mailing address, telephone number, and where the image was taken. NLCU will accept more than one photograph per contestant. By emailing your photo and information to NLCU you consent to the rules and regulations of this contest.

Photographs manipulated for artistic purposes by applying digital and/or traditional special effects (i.e. colourizing, toning, collage, photo composites, HDR) **will not be accepted**. Photo submissions must be in **JPG** or **TIFF** format at **300 dpi** (or 3600x2700 pixels) and must be in **landscape (horizontal) format and full colour**. Please note: cropped photos are eligible as it is not changing the basic composition of the photograph. NLCU will determine eligibility in its sole discretion, and reserves the right to disqualify incomplete entries and/or contestants who are unable to submit a high resolution photograph.

For a photo in which a person is recognizable, you must secure a model release from the subject or, in case of a minor, the subject's parent or guardian and provide submission with mentioned photograph. A sample release is available at your local branch or online at nlcu.com.

You retain your rights to your photograph; however, by entering the contest, you grant NLCU a royalty-free, nonexclusive license to publicly use the photos in whole, or in part, in any media now existing or later developed, for any NLCU purpose, including but not limited to advertising and promotion of the company. NLCU will not be required to pay any additional consideration or seek any additional approval in connection with such uses.

Rules and regulations will be available at NLCU's 12 locations province-wide and on the NLCU website, nlcu.com.

No Purchase Necessary

To be eligible, entries must be received by the Program Closing Date (**July 17, 2024**.) All entries become the property of NLCU, ("Program Sponsor") who assumes no responsibility for late, lost, delayed, damaged, destroyed, misidentified or misdirected entries. By entering this program, entrants agree to abide by the program rules and regulations and the decisions of NLCU. The decisions of NLCU are final.