



FAQs and Official Rules

Not sure if your wish qualifies? Wondering how much you should ask for? We answer these questions and many more in our Frequently Asked Questions below.

Why is ONE granting wishes?

The ONE Federal Credit Union team members were challenged to come up with a #AlwaysHereToHelp idea that would display how much we care for our communities. The concept of helping others originates from the original credit union philosophy of 'People Helping People.' The ONE Wish empowers individuals (like you) and non-profit organizations in our communities to tell us what they need to better the places where they live.

What kinds of things qualify as a wish?

All wishes will be considered. Some examples of wishes to be considered include: covering medical expenses, tickets to take a family to an event they could not normally attend, supplies for a family in need. The possibilities are endless.

How many people win?

The ONE Federal Credit Union will choose 75 winners to grant wishes to and will be dependent upon each wish's monetary value.

Do multiple entries increase my chance of winning?

No, submitting more than one entry per wish will not increase the odds of winning.

Can I wish for more than one thing?

Yes, cast as many separate wishes as you would like.

How do you select the winners?

Granted wishes will be selected by the ONE Wish Committee. Wishes will be reviewed during the month of March 2024.

Is there a monetary limit to wishes?

There is no wish too big or too small. Partial wishes may be granted.

Are you collecting donations for this program?

Although we appreciate your generosity, we are not taking donations for the ONE Wish project.

Who is eligible to win?

If you are reading this, you are probably eligible. See below for the Official Rules.

Official Rules

NO PURCHASE IS NECESSARY TO ENTER. A PURCHASE DOES NOT INCREASE THE CHANCES OF BEING SELECTED.

1. **Eligibility:** The ONE Federal Credit Union ONE Wish project is open only to those who sign up at the ONE Wish webpage located at <https://onefcu.com/one-wish/> or by physical submission in one of the four wishing wells located in ONE FCU Branches in Meadville, Saegertown, Cochranon, and Conneaut Lake. Submissions are welcome for all ages. The ONE Wish project is only open to legal residents of Crawford and Mercer County Pennsylvania of the United States and is void where prohibited by law. Employees of The ONE Federal Credit Union and their immediate family members and/or those living in the same household as each are not eligible to submit wishes, as well as have wishes granted. The ONE Wish project is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.
2. **Agreement to Rules:** By participating, you agree to be fully and unconditionally bound by these Rules, and you represent and warrant that you meet the eligibility requirements set forth herein. In addition, you agree

to accept the decisions of The ONE Federal Credit Union, as final and binding as it relates to the content. The ONE Wish project is subject to all applicable federal, state, and local laws. By entering, you are granting The ONE Federal Credit Union permission to publicly share the submission story. Participants whose wishes have been granted will be notified through visitation by ONE Wish Committee following the conclusion of the wish submission period. If the selected winner cannot be contacted, is ineligible, or fails to claim the granting of their wish, the wish will be forfeited and an alternate wish will be granted. The ONE Federal Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the project at any time.

3. **Submission Period:** Entries will be accepted online and in-person. Winning wishes will be selected during the period of March 1-31, 2024, and granted within the time frame of April 1- December 27, 2024.
4. **How to Submit a Wish:** The ONE Wish project must be entered by submitting a wish using the online form provided on the ONE Wish project's site, located at <https://onefcu.com/one-wish/> OR by physical submission* in one of the four wishing wells located in ONE FCU Branches in Meadville, Saegertown, Cochranon, and Conneaut Lake. The wish must fulfill all ONE Wish project requirements, as specified, to be eligible for granting. An entry does not guarantee your wish will be granted. Entries that are not complete or do not adhere to the rules or specifications may be disqualified at the sole discretion of The ONE Federal Credit Union. You may submit more than one wish. You may also submit a wish on another's behalf provided they agree to The ONE Wish project's official rules. Submitting a single wish multiple times will not increase the odds of your wish being granted. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of The ONE Federal Credit Union.
5. **Wishes:** The wish is nontransferable. Any and all wish-related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the winner. Acceptance of granted wish constitutes permission for The ONE Federal Credit Union to publicly share the participants' story and use their name(s), likeness, and entry for purposes of advertising and trade without further compensation unless prohibited by law.
6. **Wish selection and notification:** The wishes that will be granted will be selected by the ONE Wish project committee established by The ONE Federal Credit Union. Participants whose wishes have been granted will be notified through visitation by ONE Wish Committee following the conclusion of the

wish submission period. If the selected winner cannot be contacted, is ineligible, or fails to claim the granting of their wish, the wish will be forfeited and an alternate wish will be granted. The receipt by the participant of the wish granted in this ONE Wish project is conditioned upon compliance with any and all federal and state laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY ANY PARTICIPANT (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH PARTICIPANT'S DISQUALIFICATION FROM THE ONE WISH PROJECT.

7. **Rights granted by you:** By entering the ONE Wish project, you understand that The ONE Federal Credit Union, anyone acting on behalf of The ONE Federal Credit Union, or its respective licensees, successors and assigns will have the right, where permitted by law, without any further notice, review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the World, your entry, including, without limitation, the entry and winner's name, portrait, picture, voice, likeness, image or statements about the ONE Wish project, and biographical information as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation.
8. **Terms:** The ONE Federal Credit Union reserves the right, in its sole discretion to cancel, terminate, modify or suspend the ONE Wish project should (in its sole discretion) a virus, bugs, non-authorized human intervention, fraud, or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the project. In such a case, The ONE Federal Credit Union may select the wish recipients from all eligible entries received prior to and/or after (if appropriate) the action taken by The ONE Federal Credit Union. The ONE Federal Credit Union reserves the right at its sole discretion to disqualify any individual/organization who tampers or attempts to tamper with the entry process or the operation of the ONE Wish project or website or violates these Terms & Conditions. The ONE Federal Credit Union has the right, in its sole discretion, to maintain the integrity of the ONE Wish project, to void entries for any reason, including, but not limited to; Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the ONE Wish project may be a violation of criminal and civil laws and should such an attempt be made, The ONE Federal Credit Union reserves the right to seek damages from any such person/organization to the fullest extent permitted by law.
9. **Limitation of liability:** By entering you agree to release and hold harmless The ONE Federal Credit Union and its subsidiaries, affiliates, advertising and

promotion agencies, partners, representatives, agents, successors, assigns, employees, officers and directors from any liability, illness, injury, death, loss, litigation, claim or damage that may occur, directly or indirectly, whether caused by negligence or not, from (i) such entrant's participation in the ONE Wish project and/or his/her/their acceptance, possession, use, or misuse of any granted wish or any portion thereof, (ii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error which may occur in the administration of the Promotion or the processing of entries.

10. **Disputes:** THIS PROJECT IS GOVERNED BY THE LAWS OF THE UNITED STATES AND EACH INDIVIDUAL STATE, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this project, the participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this project, shall be resolved individually, without resort to any form of class action, exclusively before a court located in any state in the United States having jurisdiction. Further, in any such dispute, under no circumstances will the participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this project), and participant further waives all rights to have damages multiplied or increased.
11. **Privacy Policy:** Information submitted with an entry is subject to the Privacy Policy stated on the The ONE Federal Credit Union Website. To read the Privacy Policy, <https://onefcu.com/privacy-policy/>
12. **Sponsor:** The Sponsor of the ONE Wish project is The ONE Federal Credit Union.
13. This promotion is in no way sponsored, endorsed, or administered by, or associated with Facebook, Twitter, Instagram, Snapchat, YouTube, Pinterest, LinkedIn, or Google. You understand that you are providing your information to the owner of this project and not to Facebook, Twitter, Instagram, Snapchat, YouTube, Pinterest, LinkedIn, or Google.