

**Laptop Sweepstakes**  
**Official Rules**  
**No Purchase Necessary. No Business Relationship Required.**

**Eligibility:** The Laptop Sweepstakes (“**Sweepstakes**”) is open to legal U.S. residents (excluding residents of Puerto Rico, U.S. Virgin Islands, Guam and other United States territories) who are eighteen (18) years of age or older at the time of entry. Employees, officers, directors or agents of Carver Federal Savings Bank, immediate families (spouse, parents, children, and siblings) and individuals living in the households of such individuals are not eligible to participate. All eligibility is subject to all federal, state, provincial and local laws and regulations. All entries submitted are the property of Carver Federal Savings Bank (“**Sponsor**” or “**Carver Bank**”).

**How to Participate:** The Sweepstakes period begins at 10:00 AM Eastern Time (“**ET**”) on September 22, 2018 and ends at 2:00 PM ET on September 22, 2018 (“**Sweepstakes Period**”). During the Sweepstakes Period, you may enter the Sweepstakes by appearing at any Carver Bank branch during the Sweepstakes Period and opening a Qualifying Account. A “**Qualifying Account**” is a Carver personal checking account (*Smart Checking Account or Growth Checking Account*) that is opened: (i) by a consumer who does not currently hold a Carver personal checking account, whether individually or as a joint owner; (ii) at a Carver Bank branch during the Sweepstakes Period; and (iii) with an initial opening balance of at least \$250. Customer must meet all existing requirements to qualify for this offer and must be approved for and maintain the Qualifying Account as stated in Carver Bank’s account terms and conditions. One sweepstakes entry per Qualifying Account.

Sponsor is not responsible for lost, late, misdirected, corrupted, incomplete or damaged entries. Proof of submission is not proof of receipt by Sponsor. By entering this Sweepstakes, each participant agrees to be bound by these Official Rules and by all decisions of the Sponsor, whose decisions regarding all aspects of the Sweepstakes shall be final.

**Drawing and Prize:** One (1) winner (“**Winner**”) will be selected in a random drawing containing all eligible entries received during the Sweepstakes Period. The odds of winning vary based on total number of eligible entries received. Sponsor’s decision is based on its sole discretion and interpretation of these Official Rules, and is final and binding in all respects. Winner will be awarded one MacBook Air laptop computer (“**Prize**”). The estimated retail value (“**ERV**”) of the Prize is \$1,199.00. The actual retail value (“**ARV**”) on the date the Prize is awarded may vary. Any difference between the ERV and the ARV of the Prize will not be awarded.

Winner will be notified via e-mail. If Winner is unreachable after seven (7) days, or if Winner is unavailable for the Prize, an alternate winner will be selected by the Sponsor. Winner may claim their prize by appearing in person at Carver Federal Savings Bank, 75 West 125 Street, New York, NY 10027. Prize is nontransferable. Sponsor reserves the right to substitute the Prize or any one or more components of the Prize with a prize or component of equal or greater value. Winner is solely responsible for any and all Federal, state and local taxes and fees assessed as a result of accepting the Prize.

In addition to participating in the Sweepstakes as set for the above, a person may enter using the following alternative means of entry (“**AMOE**”): You may visit the Carver Bank home page on Facebook during the Sweepstakes Period to complete an entry form. You will need to supply your name, address, email address and a telephone number. By doing so, you will be entered in the drawing for the MacBook Air® laptop computer.

**General:** By claiming the Prize, the Winner authorizes the use, without additional compensation, of his or her name and/or likeness and/or voice/photograph and/or municipality of residence for promotion and/or advertising purposes in any manner and in any medium which the Sponsor may deem appropriate. Winner and all entrants, as a condition of entry into the Sweepstakes, agree to release Sponsor from and against any and all liability, claims or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with participating in any aspect of the Sweepstakes, the receipt, ownership or use of the Prize awarded, or any typographical or other error in these Official Rules. The Sweepstakes is subject to all federal, state and local laws. The Sponsor reserves the right to withdraw, terminate or modify the Sweepstakes at any time without prior notice. Void where prohibited by law.

The Sponsor is not responsible for technical, hardware, software or telephone malfunctions of any kind, lost or unavailable network connections, or failed, incorrect, incomplete, inaccurate, garbled or delayed electronic communications caused by the user or by any of the equipment or programming associated with or utilized in the Sweepstakes or by any human error which may occur in the processing of the entries in the Sweepstakes or for any liability for damage to any computer system resulting from participation in, accessing or downloading information in connection with the Sweepstakes. The Sponsor reserves the right in its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes; violates the Official Rules; or acts in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

**Sponsor:** The Sweepstakes is sponsored by Carver Bank, 75 West 125<sup>th</sup> Street, New York, New York 10027.

**Winners’ List:** Winner’s list may be obtained at any Carver Bank branch following the drawing on October 3, 2018.