

- 1. Must be 18 years or older.
- 2. There is no cost to enter.
- 3. Photos must have been shot by the entrant within Western Montana.
- 4. Photo Composition: Your Favorite Landscape or Wildlife Scenes across Western Montana.
 - a. Photos should showcase the varied landscapes and diverse wildlife found across Western Montana. In specific we're looking for pictures from the following 20 counties: Beaverhead, Broadwater, Cascade, Deer Lodge, Flathead, Gallatin, Granite, Jefferson, Lake, Lewis and Clark, Lincoln, Madison, Meagher, Mineral, Missoula, Park, Powell, Ravalli, Sanders, and Silver Bow Counties, Montana
 - b. If submitted photo(s) include identifiable people, entrant must have signed photo release from the person(s) in the photo.
- 5. Entrants are limited to no more than 3 images; only one photo per entrant is eligible to win.
- 6. Photos must be submitted online at clearwatercreditunion.org/calendarcontest no later than 11:59pm, October 31, 2020.
- 7. By entering, each entrant agrees to release Clearwater, it's officers, directors, employees, agents, members, affiliates, suppliers, and distributors from all liability, claims, or actions of any kind whatsoever for injuries, damages, or losses to persons and property which may be sustained in connection with the receipt, ownership, or in connection with the contest, including without limitation any third party claim for copyright infringement or a violation of an individual's right to privacy or publicity right.
- 8. Image Quality
 - a. Digital manipulation that changes the content or meaning of a photograph is not allowed.

- b. Minor adjustments to brightness and color are acceptable
- c. Submissions need to be no less than 600x800 and no more than 64MB.
- d. If your photo is selected, you will be required to submit a full high quality resolution file of the photo.
- 9. Photos that have been previously published, accepted for publication, or are under consideration by other publications are not eligible.
- 10. Clearwater reserves rights to publication of all winning photos, as well as rights to reprint and use winning photos on our website, social media pages, or advertising for editorial and promotional purposes. Photo credit line included for all photos printed in the calendar.
- 11. Entrants agree that Clearwater has the right to publish winning photo entries without compensation other than the VISA Gift Card described in #12 below:
- 12. Prizes will be awarded to the winners in the following way:
 - a. First Place photo will be utilized in the 2021 Clearwater Calendar and featured on the cover. The winner will receive a \$150 Clearwater VISA Gift Card.
 - b. Second through Twelfth place winners will be utilized in the 2021 Clearwater Calendar and will each receive a \$50 Clearwater VISA Gift Card.
- 13. Void where prohibited by law.
- 14. Winners will be announced on November 5, 2020. Images will be judged on originality, composition, and artistic merit. Clearwater shall determine contest winners at its sole and absolute discretion. All decisions made by Clearwater are final.
- 15. The winner's list will be displayed on www.clearwatercreditunion.org, social media, and other communication channels Clearwater deems appropriate.
- 16. Employees of Clearwater are not eligible to participate.