



# *Photo Contest Information*

**M-O Federal Credit Union is seeking your photos capturing the spirit of our members' everyday lives. M-O FCU invites photographers of all levels of expertise to submit their photo for a chance to be showcased in our 2025 Wall Calendar!**

**Submission Deadline:** Friday, June 7th

**Voting Period:** June 12-30, 2024

**Who May Enter:** Members of M-O Federal Credit Union.

## **Contest Guidelines:**

- All photos must be taken by the person submitting and signing the entry form, affirm the photo is original and has not been copied from any other work, and that no other individual has any ownership claim over the image.
- Photographs with people will not be accepted for submission.
- There are no photo categories, but seasonal, weather, event, or holiday-themed photos are encouraged.
- Each photographer may enter up to one (1) photograph.
- There is no fee to enter the contest.

## **Photo Requirements:**

- Digital photography only – no negatives, printed photos or links to web libraries allowed.
- Digital images should be in TIFF or JPEG format – and may not exceed 25 MB per image.
- Photos must be high-resolution – at least 300px per inch (or approximately 3000 x 2400 pixels).
- Photographs with lower resolutions will be reviewed; however, may be rejected if there isn't enough resolution to print a high-quality image.
- Photos must be a horizontal/landscape orientation, and/or may be cropped to fit the allowed space.
- No watermarks, dates, names, etc. can be added to the photograph.
- All entries must be submitted with the completed application.

## **How to Submit Photos:**

- The M-O FCU Calendar Photo Contest is 'paperless' – digital photos only. All images must be submitted via email to Tiffanie Kouf at [tiffaniek@m-ofcu.com](mailto:tiffaniek@m-ofcu.com).
- Each photographer may enter up to one (1) photograph.
- Please name your photo and provide a description of the photo.

**Photo Release:**

- Photographers will be asked to sign a Permanent Photo Release before their entry can be accepted.
- All images must be released for reproduction in the calendar and possible future M-O FCU publications.
- Photographers maintain personal rights to their photograph – M-O FCU will not release or sell the image to a third-party.
- Anyone submitting a photo to the contest agrees to allow their photo, name and state of residence to be published, if selected, as one of the winners.

**Voting:**

- Voting will take place between Wednesday, June 12 and Sunday, June 30 via Facebook and in-branch voting at our 18th & Dakota location.
- The twelve (12) photos with the most votes will be chosen for the calendar – one for each month of the year.

**Winning Photos:**

- Members’ whose entries are chosen for the wall calendar will have their name credited as the author of the photo.
- Winners will receive a calendar and publicity through M-O FCU’s Facebook page, newsletter, website, and other media as appropriate.
- Winners will be notified by phone and/or email after voting has been completed.
- M-O FCU reserves the right to crop photo entries if necessary.
- Additional thumbnail photos may be chosen for the back cover, contingent on the quantity and quality of photos submitted.

**2025 M-O FCU Member Calendar Photo Contest Application & Permanent Photo Release Form**

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Photo Name: \_\_\_\_\_

Photo Description: \_\_\_\_\_

I have read the included “2025 M-O FCU Wall Calendar Photo Contest Information” and agree to the terms as presented. I also confirm I am the owner of the photograph submitted and hereby consent to the release of image as stated.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent/Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_