



Andrews Federal Credit Union Holly Jolly 2024 Digital Banking Sweepstakes Official Rules

NO PURCHASE, ENTRY FEE OR CASH ADVANCE NECESSARY TO ENTER OR WIN. DIGITAL BANKING LOGIN ENTRIES AND POSTCARD ENTRIES HAVE AN EQUAL CHANCE OF WINNING. SWEEPSTAKES OPEN TO ELIGIBLE ANDREWS FEDERAL CREDIT UNION MEMBERS WHO ARE 18 YEARS OF AGE OR OLDER AT TIME OF ENTRY. VOID WHERE PROHIBITED.

Eligibility: Sweepstakes open to eligible members of Andrews Federal Credit Union, 18 years of age or older at time of entry. Employees of Andrews Federal Credit Union (“Andrews Federal” and also “Sponsor”), their board members, staff, volunteers, affiliate organizations or service organizations, agencies, and their immediate families (spouse, parents, IRS dependent, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are ineligible. Business accounts are not eligible for entry. Sponsor reserves the right to verify eligibility qualifications of any winner. Sweepstakes is subject to all applicable, federal, state, local laws and regulations. Void wherever else or otherwise prohibited by law.

Timing: The Andrews Federal Holly Jolly 2024 Digital Banking Sweepstakes (the “Sweepstakes”) begins at 12:00:01 a.m. Eastern Daylight Time (EDT) on November 1, 2024, and ends at 11:59:59 p.m. EDT on December 31, 2024 (“Sweepstakes Period”). Sponsor’s computer is the official timekeeper for this Sweepstakes.

OFFICIAL RULES: HOW TO ENTER TO WIN AND RANDOM DRAWING

METHOD OF ENTRY:

Automatic Entry: Andrews Federal members who log into Digital Banking and/or the Mobile App during the Sweepstakes period will receive one (1) Entry and will be automatically entered into the three Random Drawings for one (1) of three (3) cash \$500 prizes. Multiple logins to Digital Banking will be considered one entry into the Sweepstakes. Logins to Digital Banking from joint account owners will be considered an entry for the primary accountholder. The first Random Drawing period is from Friday, November 1 through Wednesday, November 20, 2024. The second Random Drawing period is from Thursday, November 21 through Wednesday, December 18, 2024. The third Random Drawing period is from Thursday, December 19 through Tuesday, December 31, 2024.

Mail Entry: To enter without logging into Digital Banking: Send a postcard to Marketing, Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746 by 11:59:59 p.m. EDT on November 20, 2024 or December 18, 2024. Entrants must include their first name, last name, address, city, state, zip,

phone number, age, and email address. Multiple postcards received per entrant will be considered one (1) Entry into the Sweepstakes.

Odds of winning for each Entry Period are dependent upon the total number of eligible entries received for the Sweepstakes Period.

Logging into Digital Banking or submitting a postcard entry constitutes your consent to participate in this Sweepstakes and bind the entrant to the Official Rules and the decisions of the Releasees (as defined below) that shall be final and binding in all respects. Multiple entrants are not permitted to share the same email address.

Prizes: Nine (9) \$500 Cash Prizes: Nine (9) Andrews Federal members will be drawn at random on to receive one (1) \$500 Cash Prize. All federal, state or local income, sales and use taxes or other taxes, are the responsibility of the winner. Winner is responsible for payment of all applicable income taxes on Cash Prize. Sponsor reserves the right to award only the stated number of Cash Prizes by a random drawing among all legitimate Sweepstakes entries.

General Conditions: All postcard entries submitted become the sole property of the Sponsor and will not be returned. **Three winners will be drawn on Thursday, November 21, 2024, Thursday, December 19, 2024 and Monday, January 6, 2025.** The awarding of the prizes is contingent upon each individual's account status and full compliance with these Official Rules, as determined by Sponsor in its sole discretion. If winner's account is determined to not be in "good standing" (account must be open with at least \$5 in their base share savings account, with no charge offs or otherwise have caused harm to the credit union); and is found to have falsified any data or material, the winner forfeits his/her Cash Prize and is disqualified from participating in the Sweepstakes. An alternate winner will subsequently be selected according to the original winner's selection method. For "account in good standing" definitions, refer to Andrews Federal's Truth in Savings disclosure available at <https://www.andrewsfcu.org/Learn/Resources/Disclosures>.

Potential prize winners will be notified by phone and/or email and must sign and return an Affidavit of Eligibility/Release of Liability/Cash Prize Acceptance Form. **Potential winners will be contacted by Friday, November 22, 2024, Friday, December 20, 2024 and Friday, January 3, 2025. The potential winner must respond by Wednesday, November 27, 2024, Thursday, December 26, 2024 and Friday, January 10, 2025,** to receive their prize. If the winner does not respond within the established timeframe, an alternate winner will be selected.

If prize notification is undeliverable or if potential winner does not respond within the applicable time period as stated above, he/she will be disqualified; and an alternate winner selected. Releasees (as defined below) are not responsible if a Potential Winner does not receive the Winner Notification forms or corresponding Cash Prize because a fraudulent e-mail address or other inaccurate contact information was provided; or if the e-mail sent to a potential prize winner is misdirected, bounces back, or is intercepted by SPAM or other e-mail filters.

Acceptance of prize constitutes permission to the Sponsor and their agencies to use winner's name, city, state, comments, photograph, voice and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web in perpetuity without notice, review or approval, unless prohibited by law. Each winner, who is an eligible member of Andrews Federal, must have an account in good standing to receive a Cash Prize. If an entry is submitted by co-applicant cardholders, the primary cardholder will be named the winner.

The Cash Prize will be deposited into the winning member's Base Share Savings account at Andrews Federal within 7 days of accepting the prize.

Entrants agree to indemnify and hold harmless the Sponsor, their affiliates, subsidiaries, divisions, advertising and promotion agencies, and all of their respective employees, directors, officers, shareholders, agents, successors and assigns (**collectively "Releasees"**), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of the Cash Prize that may be awarded. Releasees are not responsible for printing, typographical, human or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of prizes; or for stolen, lost, late, corrupted, misdirected, damaged, incomplete, undecipherable entries; or for transactions that are lost, misdirected, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason, including computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. If for any reason the Sweepstakes is not capable of running as planned for reasons which may include without limitation time of war, national emergency, accident, dangerous weather conditions, fire, riot, strikes, lock-outs, industrial disputes, acts of terrorism or other matters beyond the Sponsor's reasonable control (each a "Force Majeure" event), that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Sweepstakes and the Sweepstakes is not capable of being conducted as described in these Official Rules, Sponsor shall have the right, at its sole discretion to cancel, terminate, modify or suspend this Sweepstakes and select the prize winners in a random drawing from entries received prior to action taken, or as otherwise deemed fair and appropriate by Sponsors.

If, in the Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, the Sponsor reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes using all transactions and entries received as of the termination date. Sponsor reserve the right to prosecute any individual suspected of tampering with the entry process to create fraudulent entries or to disrupt the operation of the Sweepstakes. Sponsor reserves the right at their sole discretion to disqualify any entrant acting in any manner deemed by Sponsor to be in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive way, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT TO DELIBERATELY

UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by Sponsor for the purpose of administering the Sweepstakes only. Sponsor shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Sponsor to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review Andrews Federal's privacy policy, please go to <https://www.andrewsfcu.org/Learn/Resources/Disclosures>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of Maryland, without giving effect to any choice of law or conflict of law rules (whether of the State of Maryland, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Maryland.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Released Party, claims and causes of action arising out of or in connection with this Sweepstakes, or the Cash Prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For an individual copy of the Official Rules, please visit www.andrewsfcu.org.

WINNER INFORMATION: The winner information will be made available online at www.andrewsfcu.org.

Sponsor and Administrator: Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746.

OPT-OUT: If you do not wish to receive future sweepstakes notifications from Andrews Federal Credit Union, please call 1-800-487-5500 or write to Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746.