

Langley Federal Credit Union
12 Days of Langley Sweepstakes

OFFICIAL RULES

NO PURCHASE, ENTRY FEE OR CREDIT CARD TRANSACTIONS, NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING. SWEEPSTAKES SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

The Sweepstakes is open only to 1) a legal U.S. resident 18 years of age or older at time of entry, and 2) a Langley Federal Credit Union Member in good standing with an open Langley® VISA Credit or Debit Card, or members that have used the CashBack+ feature in Langley's Digital Banking or successfully referred a member who has met the criteria, excluding Langley® Platinum Business VISA Credit or Debit Card. Void where prohibited or otherwise restricted by law.

SWEEPSTAKES PERIOD: The Langley Federal Credit Union 12 Days of Langley Sweepstakes ("Sweepstakes") begins at 12:00:00 a.m. Eastern Time ("ET") on October 28, 2024 and ends at 11:59:59 p.m. ET on November 30, 2024 ("Sweepstakes Period"). The Sweepstakes consist of one entry period and twelve drawing periods. Drawing periods will occur between December 2, 2024 and December 17, 2024.

HOW TO ENTER: NO ACTUAL PURCHASE OR TRANSACTION IS REQUIRED to enter the Sweepstakes. Winner need not be present to win but must prove eligibility to receive prize. The odds of winning are dependent on the number of entries. There are two (2) ways to enter the Sweepstakes during the Sweepstakes Period. 1) Automatic Entry; and 2) U.S. Mail.

Automatic Entry: To participate, an eligible Langley® VISA Credit or Debit Card cardholder must have entered into the Langley Sweepstakes by 11:59:59 p.m. ET on November 30, 2024, to be eligible for entry. An eligible Langley® VISA Credit or Debit Card personal cardholder, in good standing, who uses his/her personal Langley® VISA Credit or Debit Card ("Eligible Card") will automatically receive one (1) Sweepstakes entry for one (1) qualified use of their eligible card, up to five (5) entries per day, per primary member number, during the Sweepstakes Period. If a primary member number has more than one (1) qualified eligible card, the maximum limit of five (5) automatic entries applies to the primary member number, not per eligible card. In the instance of a co-applicant cardholder, the automatic entries are added to the automatic primary cardholder entries for a maximum total of up to five (5) entries per primary member number. Cash advances, cash transactions and ATM transactions are not eligible. Refund/Return transactions are also excluded from eligible entries. Eligible Cards or card numbers that have been stolen, are fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Entry will be deemed submitted by the primary person in whose name the Eligible Card used to enter the Sweepstakes was issued.

To be deemed eligible, all eligible transactions must have an account posting date that is prior to the end of the Sweepstakes Period. Qualifying transactions made on Saturdays, Sundays or

Holidays will count as entries when they post to the Credit Card account by 11:59:59 p.m. ET on November 30, 2024.

Members may also automatically receive one (1) Sweepstakes entry for one (1) qualified use of the CashBack+ feature in Langley's Digital Banking environment, up to five (5) entries per day, per primary member number, during the Sweepstakes Period. Eligible uses that are fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Entries from CashBack+ uses can be combined with automatic entries from eligible Credit and Debit Card swipes for a total of ten (10) automatic entries per day.

Members who successfully refer members using Langley's member referral process, will also automatically receive an entry for every member who has met the criteria for membership. This offer applies to individuals who open a new personal checking account at Langley with 10 debit card transactions within the first 60 days of having the account OR any loan with a balance OR at least \$1,000 (aggregate total of savings accounts only) when a valid Referral Code is presented at the time of account opening. The new personal checking account must be the first account at Langley for the new member to be eligible for the offer. When referring a friend, each party may be aware that the referrer is a member of Langley. All measures to protect member-sensitive information and confidentiality apply. In addition, each party understands that failure to receive an account bonus may mean that a referred account did not meet the offer criteria outlined above and does not imply an account application was denied.

To enter without purchase or obligation: You may enter the Sweepstakes without purchase via U.S. Mail by hand-printing your complete name, postal mailing address, city, state, zip code, primary phone number (including area code), and primary email address, along with words "Enroll and Enter", on a 3 x 5 card, and mail your entry in a number #10 envelope to: Langley Federal Credit Union, ATTN: 12 Days of Langley Sweepstakes, PO Box 120128, Newport News, VA 23612. Mail-in entries must be postmarked by November 30, 2024 and received no later than close of business on December 4, 2024 to be entered into the full sweepstakes. Langley will continue to accept mail-in entries until close of business on December 7, 2024. Any entries received by close of business on December 2, 2024 will be entered in the sweepstakes for the prizes drawn between December 3 – December 17, 2024. Any entries received on December 3, 2024 will be entered in the sweepstakes for the prizes drawn between December 5 – December 17, 2024. Any entries received on December 5, 2024 will be entered in the sweepstakes for the prizes drawn between December 6 – December 17, 2024. Entries received after close of business on December 6, 2024 will be discarded and ineligible to enter. Each mail-in entry will count as one (1) daily entry to the sweepstakes and have an equal chance of winning. Limit five (5) entries per day, per household. One (1) entry per postmarked and stamped envelope will be accepted for each day of the entry period. No mechanical reproductions permitted. Entries become the property of Langley and will not be acknowledged or returned. Illegible, incomplete or inaccurate entry materials will be disqualified. Entrants are responsible for all third party-imposed costs and fees, including the cost of postage. Proof of mailing does not constitute proof of delivery. Participants agree not to hold Langley, their partners, their employees and/or

their affiliates responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entry materials.

ELIGIBILITY: NO PURCHASE NECESSARY TO ENTER OR WIN. A purchase or Langley transaction will not increase your chances of winning. Sweepstakes subject to all federal, state and local laws and regulations. The Sweepstakes is open only to 1) a legal U.S. resident age 18 years of age or older at time of entry who is a 2) a Langley Federal Credit Union Member in good standing who has (a) an open Langley® VISA Credit or Debit Card, excluding Langley® Platinum Business VISA Credit or Debit Card, or (b) utilizes the CashBack+ program via Digital Banking, or (c) has referred a new member via the Member Referral process. An eligible Langley member who uses his/her Langley® VISA Credit or Debit Card ("Eligible Card") attached to their Langley account, purchases a gift card via the CashBack+ feature in Digital Banking, or for each member who refers a new member that meets the criteria using the Langley® Member Referral system. Void where prohibited or otherwise restricted by law. All federal, state and local laws and regulations apply. Taxes, if any, are each winner's sole responsibility. No transfer or assignment of prize is permitted. By participating in this sweepstakes, entrants accept and agree to be bound by these Official Rules and the decision of Langley, which shall be final, binding and conclusive in all matters. **Employees of Langley Federal Credit Union as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. Langley® VISA Platinum Business Credit and Debit Card accounts are not eligible.**

List of eligible Langley® VISA Card accounts:

- Langley Signature Cash Back VISA Credit Card
- ODU Signature Cash Back VISA Credit Card
- Platinum Quint VISA Credit Card
- Platinum Select VISA Credit Card
- Platinum Essential VISA Credit Card
- Legacy Platinum VISA Credit Card
- Legacy Classic VISA Credit Card
- Legacy Rewards VISA Credit Card
- Rewards VISA Credit Card
- VISA Debit

DRAWINGS: Random drawings will be conducted from among all eligible automatic and mail-in entries received. Mail-in entries must be postmarked by November 30, 2024 and received no later than close of business on December 4, 2024 to be entered into the full sweepstakes. Langley will continue to accept mail-in entries until close of business on December 7, 2024. Any entries received by close of business on December 2, 2024 will be entered in the sweepstakes for the prizes drawn between December 3 – December 17, 2024. Any entries received on December 3, 2024 will be entered in the sweepstakes for the prizes drawn between December

5 – December 17, 2024. Any entries received on December 5, 2024 will be entered in the sweepstakes for the prizes drawn between December 6 – December 17, 2024. Entries received after close of business on December 6, 2024 will be discarded and ineligible to enter. Each mail-in entry will count as one (1) daily entry to the sweepstakes and have an equal chance of winning. Limit five (5) entries per day, per household. One (1) entry per postmarked and stamped envelope will be accepted for each day of the entry period. Random Drawings will be conducted by Langley Marketing Department per the Drawing Schedule, four days after the sweepstakes period date has ended and all eligible mail-in entries have been added to the drawing.

Drawing Schedule:

Day	Date and Day of the Week
1	12-02-24 - Monday
2	12-03-24 - Tuesday
3	12-04-24 - Wednesday
4	12-05-24 - Thursday
5	12-06-24 - Friday
6	12-09-24 - Monday
7	12-10-24 - Tuesday
8	12-11-24 - Wednesday
9	12-12-24 - Thursday
10	12-13-24 - Friday
11	12-16-24 - Monday
12	12-17-24 - Tuesday

The opt in and submission of your contact information and the use of your credit card to make a purchase and/or your submission of an alternate method of entry constitute your consent to participate in this Sweepstakes and to be bound by the Official Rules and the decisions of the Sponsor as defined below that shall be final and binding in all respects. Multiple entrants are not permitted to share the same email address.

ODDS: Actual odds of winning any one (1) prize will depend on the number of eligible entries received for during the Sweepstakes Period.

Day	Date and Day of the Week	Prize	Approx. Retail Value
1	12-02-24 - Monday	\$300 Visa® Gift Card	\$305.95
2	12-03-24 - Tuesday	Fitbit® Sense 2 Smartwatch Aluminum	\$249.95
3	12-04-24 - Wednesday	Ninja 12c/Single-Serve Espresso & Coffee Barista System	\$249.99
4	12-05-24 - Thursday	\$250 Kroger® Gift Card	\$250
5	12-06-24 - Friday	Bose® SoundLink Flex Portable Speaker + \$100 Visa Gift Card)	\$253.94
6	12-09-24 - Monday	Nintendo Switch® with Joy-Con Controller	\$299
7	12-10-24 - Sunday	\$250 Target® Gift Card	\$250
8	12-11-24 - Wednesday	Apple® Air Pods Pro (2nd Generation)	\$249
9	12-12-24 - Thursday	KitchenAid® Ultra Power Plus 4.5qt Tilt Head Stand Mixer	\$399.99
10	12-13-24 - Friday	\$300 Visa® Gift Card	\$305.95
11	12-16-24 - Monday	LG® 55-inch Class 4K Smart LED TV	\$429.99

Day	Date and Day of the Week	Prize	Approx. Retail Value
12	12-17-24 - Tuesday	Apple® iPad with 10.2" Display (256 GB)	\$329.99

PRIZES: Total of twelve (12) Prizes will be available to be awarded.

Total Value of all prizes to be awarded: \$3,574.74 Prizes will be available to pick-up at Langley Federal Credit Union Corporate Office, 721 Lakefront Commons, Suite 400, Newport News, VA. If winner is located outside the Hampton Roads area or unable to physically retrieve the prize, Langley Federal Credit Union may, in its sole determination, substitute any original prize for a VISA gift card of equivalent approximate retail value.

Any and all costs and expenses associated with prize acceptance are the sole responsibility of the Prize winners including all applicable federal, state, and local income taxes. If a potential Prize Winner is deemed a minor in his/her state of residence (residents of Alabama and Nebraska must be 19 years of age or older; residents of Mississippi and Puerto Rico must be 21 years of age or older; to be age of majority) at the time of entry, his or her respective parent or legal guardian may be required to execute the Affidavit of Eligibility/Liability/Publicity Release document in order to accept the prize on behalf of the winner. If parent or legal guardian is unavailable to execute this document, the winner will not receive the prize and will not be entitled to receive any compensation.

Winners will receive a 1099-MISC Tax Form, if required, for the actual value of the prize to file with the IRS for the 2024 tax year. In the event that production, technical, programming or any other reasons cause more than the stated number of Prizes as set forth in these Official Rules to be available and/or claimed, Langley reserves the right to award only the stated number of Prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

PRIZE RESTRICTIONS: Prizes are not transferable. No substitution of prize permitted except at the sole discretion of Langley. Federal, state, and local taxes on prize and any expenses relating to the acceptance of a prize are the responsibility of the winner. Limit one (1) prize per person, household, or address. The winner has three (3) business days to claim the prize, or the prize may be forfeited, or another winner may be chosen.

AWARDING OF PRIZES: Selected winners will be notified by Langley personnel through the primary phone number on the winner's account or as written on the mail-in entry. Langley personnel will attempt to contact the winner no more than three (3) times in forty-eight (48) hours from selection. If Langley is unsuccessful in contacting the winner, or the winner does not claim the prize within three (3) business days, the prize may be forfeited, or another winner

may be chosen. Langley Winners may need to provide any and all necessary tax reporting information to claim the prize. Winners who enter by mail may be required to complete an IRS Form W-9 and an affidavit of eligibility and liability release. Winner may receive an IRS Form 1099 for the value of the prize. **Maximum value of all prizes is \$3,574.74USD.** In the event of noncompliance with these Official Rules, or if prize or prize notification is unclaimed or returned as undeliverable, the prize will be forfeited and may, at Langley's discretion, be awarded to an alternate winner.

GENERAL CONDITIONS: All materials submitted become the sole property of the Sponsor and will not be returned. Potential prize winners will be notified by phone and/or email and must complete, notarize and return the Affidavit of Eligibility/Release of Liability/Prize Acceptance Form, and (where legal) a Publicity Release within five (5) days of attempted notification. The winner's Affidavit Form is subject to verification by Sponsor.

The awarding of the prize is contingent on each individual's full compliance with these Official Rules, as determined by Sponsor in its sole discretion. If winner is found to have falsified any data or material, the winner forfeits his/her prize and is disqualified, and an alternate winner will be selected according to the original winner selection method, time permitting. If prize notification is undeliverable or if potential winner does not comply within the applicable time period as stated above, he/she will be disqualified, and an alternate winner will be selected. Sponsor is not responsible if a Potential Winner does not receive the Winner Notification forms or corresponding Prize because a fraudulent e-mail address or other inaccurate contact information provided or if the e-mail sent to a potential prize winner is misdirected or bounces back or is intercepted by SPAM or other e-mail filters. Acceptance of Prize constitutes permission to the Sponsor to use winner's name, city, state, comments, photograph, voice and/or likeness as part of promotional emails being sent to all participating cardholders during the Promotion Period along with other 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 credit or debit cardholder of the credit union, must have an account in good standing in accordance with the terms described in the Credit Card Agreement in order to receive the Prize. In the instance of co-applicant cardholders, the winner is the primary cardholder. By participating in this Sweepstakes, entrants agree to be bound by the Official Rules of this Sweepstakes and the decisions of the Sponsor. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. Sponsor reserves the right to conduct a background check on Prize winners.

Entrants agree to indemnify and hold harmless the Sponsor, all of their respective employees, directors, and officers, 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 Prize that may be awarded. Sponsor is 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, health crisis such as a pandemic or epidemic 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 in whole or in part, without further liability to the Entrants or third parties. In the event this Sweepstakes is cancelled prior to the stated end date, a notice will be posted at Official rules are available at <https://www.langleyfcu.org/12daysoflangley/rules/> and Sponsor reserves the right to award prizes in a random drawing from among all eligible non-suspect Entries received prior to the time of the action or event warranting such cancellation.

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 reserves 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 its sole discretion to disqualify any entrant to be 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 prevail.

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 Commonwealth of Virginia, without giving effect to any choice of law or conflict of law rules (whether of the Commonwealth of Virginia, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Virginia.

COPY OF RULES: For individual copy of Official Rules, visit <https://www.langleyfcu.org/12daysoflangley/rules> ([Download a PDF copy >>](#))

WINNERS LIST: A list of all winners will be available online, after December 22, 2024, at <https://www.langleyfcu.org/12daysoflangley/winners>

For a mailed copy of the winners list, send a self-addressed, stamped envelope to Langley Federal Credit Union, ATTN: Marketing Department – Sweepstakes Winner List, PO Box 120128, Newport News, VA 23612. Requests for a winners list must be received by January 17, 2025. Allow four (4) weeks for the delivery of the winners list. The winners list will be available after all winners have been verified.

SPONSOR: Langley Federal Credit Union, 721 Lakefront Commons, Suite 400, Newport News, VA 23606.

CONSUMER DISCLOSURE: NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.