

Christmas in July Sweepstakes

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. ODDS OF WINNING ARE DEPENDENT ON THE NUMBER OF ELIGIBLE ENTRIES. SWEEPSTAKES SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. The Langley Federal Credit Union Christmas in July Sweepstakes ("Sweepstakes") is open to legal U.S. residents age 18 or older who are Langley Federal Credit Union ("Langley") members in good standing with an open Langley® VISA Credit Card, or who have used the CashBack+ feature in Langley's Digital Banking. Langley® Platinum Business VISA Credit or Debit Card are excluded. Each entry—whether submitted automatically or by mail—is limited to one per day, with a maximum of 5 entries per form and a total limit of 10 entries per primary member. Entry void where prohibited or otherwise restricted by law. Taxes, if any, are each winner's sole responsibility. No transfer or assignment of prize is permitted. By entering this Sweepstakes, participants agree to follow these Official Rules and accept Langley's decisions as final and binding in all matters related to the Sweepstakes. **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.**

SWEEPSTAKES PERIOD: Sweepstakes begins at 12:00:00 a.m. Eastern Time ("ET") on July 1, 2025, and ends at 11:59:59 p.m. ET on July 31, 2025 ("Sweepstakes Period"). The Sweepstakes consists of one entry period and twelve drawing periods. Prize drawing will occur on August 4, 2025.

HOW TO ENTER: Eligible Langley Members may enter automatically or via U.S. Mail. Details below. Automatic or Mail-In entries will constitute your consent to participate in this Sweepstakes and to be bound by the Official Rules and the decisions of the Langley as defined below that shall be final and binding in all respects.

List of eligible Langley® VISA Credit 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

Automatic Entry: To enter, Langley members must have an open Langley® VISA Credit Card or Debit Card in good standing (“Eligible Card”). Eligible Cards will automatically receive one (1) Sweepstakes entry for each qualified use, up to five (5) entries per day, per primary member number, during the Sweepstakes Period ending 11:59:59 p.m. ET on July 31, 2025. “Primary Member” means Langley Member account owner. “Qualified Use” will include the use of an Eligible Card. 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. All qualifying 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 July 31, 2025.

If a Primary Member number has multiple Eligible Cards, the five (5) entry limit applies to the member number, not each Eligible Card. Entries from co-applicant cardholders count toward the Primary Member’s total, and all automatic entries are considered submitted by the Primary Member.

Langley Members may also automatically receive one (1) Sweepstakes entry for each Qualified Use of their CashBack+ feature in Langley’s Digital Banking, limited 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 Card swipes for a total of ten (10) automatic entries per day.

Mail-In Entry: Langley Member’s may enter via U.S. Mail. To enter, 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 notecard (“Entry Card”). Multiple entrants are not permitted to share the same email address. Mail your Entry Card in a number #10 envelope to:

Langley Federal Credit Union
ATTN: Christmas in July Sweepstakes
PO Box 120128, Newport News, VA 23612.

Mail-in entries must be postmarked by July 31, 2025, and received no later than close of business on August 4, 2025, to be deemed an eligible entry. Entries received after close of business on August 4, 2025, will be discarded and ineligible to enter. Each mail-in entry will count as one (1) daily entry, limited to five (5) entries per day, per primary member. No mechanical reproductions permitted. Entries become the property of Langley and will not be acknowledged or returned. Illegible, late, 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.

DRAWINGS: Drawings are random and will be conducted from among all eligible entries received. Random Drawings will be conducted four days after the Sweepstakes Period by Langley Marketing Department per the Drawing Schedule. Winner need not be present to win but must prove eligibility to receive a prize.

ODDS: Odds of winning depend on the number of eligible entries received during the Sweepstakes Period.

PRIZES: Total of seven (7) Prizes will be available to be awarded.

Prize	Approx. Retail Value
Solo Stove Bonfire 2.0	\$329.99
Sony PlayStation 5	\$499.99
JBL Xtreme 4	\$379.95
Traeger Grills Pro 22 Wood Pellet Grill & Smoker,	\$549.95
Visa Gift Card	\$350.00
YETI Tundra Haul Wheeled Hard Cooler	\$450.00
2-Park Basic Membership for Busch Gardens x2	\$474.00

Total value of all prizes is \$3,033.88 USD.

Prizes will be available to pick-up at Langley 's Corporate Office located at 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 may, in its sole determination, substitute any original prize for a VISA gift card of equivalent approximate retail value.

Winners will receive a 1099-MISC Tax Form, if required, for the actual value of the prize to file with the IRS for the 2025 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 eligible entries.

PRIZE RESTRICTIONS: Prizes are not transferable. No substitution of prize permitted except at the sole discretion of Langley. Limit one (1) prize per person, household, or address.

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 prize winner is deemed a minor in their state of residence at the time of drawing or prize awarding, their 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 a 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. Residents of Alabama and Nebraska must be 19 years of age or older and residents of Mississippi and Puerto Rico must be 21 years of age or older.

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.

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 Langley Federal Credit Union 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 legally applicable) a Publicity Release within five (5) days of attempted notification. The winner's Affidavit Form is subject to verification by Langley Federal Credit Union.

The awarding of the prize is contingent on each individual's full compliance with these Official Rules, as determined by Langley Federal Credit Union 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. Langley Federal Credit Union 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. Acceptance of Prize constitutes permission to the Langley Federal Credit Union 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.

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.

Limited Liability: Entrants agree to indemnify and hold harmless the Langley Federal Credit Union, 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. Langley Federal Credit Union 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.

Termination: 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 Langley Federal Credit Union'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, Langley Federal Credit Union 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. If this Sweepstakes is cancelled prior to **August 4, 2025**, a notice will be posted at <https://www.langleyfcu.org/christmas-in-july/cancellation-notice>. and Langley Federal Credit Union 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 Langley Federal Credit Union's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, Langley Federal Credit Union 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. Langley Federal Credit Union 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. Langley Federal Credit Union reserves the right at its sole discretion to disqualify any entrant to be acting in any manner deemed by Langley Federal Credit Union 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 LANGLEY FEDERAL CREDIT UNION 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.

Waiver: Langley Federal Credit Union'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 Langley Federal Credit Union for the purpose of administering the Sweepstakes only. Langley Federal Credit Union shall not sell, share or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Langley Federal Credit Union to fulfill the above purposes. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall prevail.

WINNERS LIST: A list of all winners will be available online, after August 31, 2025, at <https://www.langleyfcu.org/christmas-in-july/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 September 15, 2025. Allow four (4) weeks for the delivery of the winners list. The winners list will be available after all winners have been verified.

LANGLEY FEDERAL CREDIT UNION: Langley Federal Credit Union, 721 Lakefront Commons, Suite 400, Newport News, VA 23606.