

## 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. GIVEAWAY SUBJECT TO ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS. Offer valid while supplies last. Offer is available both online and at Langley branches. Offer open to legal U.S. residents age 18 or older. To enter, members must be 18+ years old and signed up for e-Statements ("Eligible Langley Members"). Additionally, Eligible Langley Members must spend at least \$500 on spread out over a minimum of 10 transactions or more monthly, using a Langley debit card, credit card, and CashBack+. Business accounts are not valid. Eligible Langley Members are limited to three (3) entries; once per month. 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. 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. Member with bankruptcy associated with their account, members with charge-off accounts, or deceased accounts not eligible for entry. Total prize value is \$30,469.43 USD. By entering this Giveaway, participants agree to follow these Official Rules and accept Langley's decisions as final and binding in all matters related to the Giveaway.

**GIVEAWAY PERIOD:** This Giveaway begins at 12:00:00 a.m. Eastern Time ("ET") on October 1, 2025, and ends at 11:59:59 p.m. ET on December 31, 2025 ("Giveaway Period"). The Giveaway consists of three entry periods and one drawing. Drawing will occur on January 5, 2026.

**HOW TO ENTER:** Eligible Langley Members will be automatically entered, once per month. To be eligible, members must enroll in e-Statements. Members must additionally complete ten or more transactions per month for a total of \$500 or more ("Eligible Transaction"). Eligible Transactions must be completed on a Langley debit card, credit card, ("Eligible Card") or using the CashBack+ feature in digital banking or the CashBack+ Pay app. Each Eligible Transaction may be completed between any Eligible Card or share. Entries are limited to three (3) during the Giveaway Period—once per month. Returns, incomplete purchases, ATM withdrawals, or ACH transfers are not Eligible Transactions.

**DRAWINGS:** Drawings are random and will be conducted from among all eligible entries received. One random drawing will be conducted on January 5, 2026 after the Giveaway Period by Langley Operations Department. Winner need not be present to win but must prove eligibility to receive a prize.

**PRIZE:** The prize will consist of a 2025 Honda Accord, valued at \$30,469.43. Prize will be available for pick up at 11742 Jefferson Avenue Newport News, VA 23606. The prize must be claimed within seventy-two (72) hours after the winner is announced on January 5, 2026. If winner is located outside the Hampton Roads area or unable to physically retrieve the prize, Langley may, in its sole determination, pick a runner up to claim the prize. 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.

**PRIZE RESTRICTIONS:** Prizes are not transferable. No substitution of prize permitted except at the sole discretion of Langley.

All costs and expenses associated with prize acceptance are the sole responsibility of the prize winner, 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.

**GENERAL RESTRICTIONS:** 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 legal) 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 Giveaway 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 Giveaway-related materials or other errors relating to or in connection with the Giveaway, including without limitation, errors which may occur in connection with the administration of the Giveaway, the processing of entries, the announcement of the prize; 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 Giveaway 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 Giveaway and the Giveaway 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 Giveaway in whole or in part, without further liability to the entrants or third parties. In the event this Giveaway is cancelled prior to the stated end date, a notice will be posted at Official rules are available at [www.langleyfcu.org](http://www.langleyfcu.org) and Langley Federal Credit Union reserves the right to award the prize associated with the Giveaway 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 Giveaway, 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 Giveaway, or to terminate the Giveaway 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 Giveaway. 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 GIVEAWAY 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 AND PERSONAL INFORMATION:** 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.

**WINNER ANNOUNCED:** The winner will be notified via telephone on January 5, 2026. The winner will be announced via social media within 72 hours of drawing.

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