

Langley Debit Card Swipe into Savings Sweepstakes

You automatically receive one daily entry into the Sweepstakes drawing when you use your Langley® VISA Debit Card attached to your checking account. Each day you use your Langley Debit Card you receive one entry into the monthly drawing!

Official Rules

NO PURCHASE, PAYMENT OR OBLIGATION NECESSARY TO ENTER OR WIN. NON-PURCHASE ENTRIES AND PURCHASE ENTRIES HAVE 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 with an open Langley checking account. Void where prohibited or otherwise restricted by law. Langley® VISA Business Debit Cards are not eligible.

Sweepstakes Period: Langley Debit Card Swipe into Savings Sweepstakes (“Sweepstakes”) begins at 12:00:00 a.m. Eastern Time (“ET”) on December 1, 2023 and ends at 11:59:59 p.m. ET on December 31, 2023 (“Sweepstakes Period”).

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: An eligible Langley® VISA Debit Card cardholder with an open Langley checking account who uses his/her Langley® VISA Consumer Debit Card (“Eligible Card”) automatically receives one (1) Sweepstakes entry for the daily use of the debit card during the Sweepstakes Period. 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. Langley® VISA Business Debit Cards are not eligible.

To be deemed eligible, all eligible transactions must have an account posting date that is prior to the end of each Sweepstakes Period. Qualifying transactions made on Saturdays, Sundays or Holidays will count as entries when they post to the attached Debit Card checking account by 11:59:59 pm at the end of the stated sweepstakes period.

To enter without purchase or obligation by U.S. Mail: You may enter the Sweepstakes without purchase via U.S. Mail by hand-printing your complete legal name, postal mailing address, city, state, zip code, primary phone number (including area code), and primary email address, along with words “Entry to the \$5,000 Swipe into Savings Sweepstakes” , on a 3” x 5” card, and mail your entry in a number #10 envelope to: Langley Federal Credit Union, ATTN: Swipe into Savings Sweepstakes, PO Box 120128, Newport News, VA 23612. Mail-in entries must be received by close of business of sweepstakes period (refer to the Sweepstakes Prize chart below for Sweepstakes closing period). Each mail-in entry will count as one (1) daily entry to the monthly drawing of the sweepstakes period that they are postmarked and have an equal chance of winning. Mailed entries must be received within one (1) week of postmark date. Enter as often as you wish; however, only 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. Sweepstakes is open only to 1) a legal U.S. resident age 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 checking account. 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 promotion, 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. An eligible Langley[®] VISA Consumer Debit Card cardholder with an open Langley checking account who uses his/her Langley[®] VISA Consumer Debit Card ("Eligible Card") automatically receives one (1) Sweepstakes entry for the daily use of the debit card during the Sweepstakes Period. Langley[®] VISA Business Debit Cards are not eligible.

List of Langley checking accounts that connect to an eligible Langley[®] VISA Consumer Debit Card:

- LangleyPays Checking
- Smart Checking
- Smart Checking Plus
- Essential Checking
- Spend Account
- Platinum Checking

Drawings: A random drawing will be conducted from all eligible automatic and mail-in entries received. Mailed entries will be entered into the monthly drawing for which the entry is postmarked. Mailed entries must be received within one (1) week of postmark date. Random Drawings will be conducted by Langley Marketing Department five (5) business days after the sweepstakes period date has ended and all the mail-in entries have been added to the drawing.

Odds: Actual odds of winning any one (1) prize will depend on the number of eligible entries received for any sweepstakes period.

Prizes: Ten (10) \$500 cash prizes for a total of \$5,000 will be awarded. The Prizewinners will each receive the prize deposit to their primary Langley savings account. Refer to the Prize Chart below for prize amounts, for each sweepstakes ending period and drawing date. Winners will be contacted by Langley Personnel.

Sweepstakes Prize Chart

Entry Period Start	Entry Period End	Winner Drawing	Prizes
December 1, 2023	December 31, 2023	January 8, 2024	10 x \$500 = \$5,000

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 prize per person, household, or address per sweepstakes period.** The winner has five (5) business days to accept the prize, or the prize may be forfeited, or another winner may be chosen.

Awarding of Prizes: Within twenty-eight (28) business days of winner verification, each winner will receive the prize listed in the above Prize Chart by a deposit to their primary Langley savings account. Selected winners will be notified by Langley personnel. 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 \$5,000 USD.** 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.

Additional Terms: By participating, entrant agrees to: (a) the Official Rules and the decisions of Langley, which shall be final and binding in all respects; and (b) release, discharge, and hold harmless Langley from any liability, claims, or damages arising out of their participation in the sweepstakes and the acceptance, use, misuse, or possession of any prize. By accepting a prize, each winner agrees to, where legal, Langley's use of his/her name and/or likeness for advertising and publicity purposes in any and all media now or hereafter known throughout the world in perpetuity without compensation, permission, or notification and, upon request, will provide consent to such use in writing. As a condition of entering the sweepstakes, participant agrees that: (a) under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (b) all causes of action arising out of or connected with this sweepstakes, including any prize awarded, shall be resolved individually, without resort to (a) any form of class action; and (c) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but in no event attorneys' fees. Langley reserves the right to modify prize award procedures at its discretion.

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 debit cardholder of the credit union, must have an account in good standing in accordance with the terms described in the Debit 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/sweepstakes/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.

Limitation of Liability: Langley is not responsible for computer, printing, telephonic, typographical, human, or other errors, relating to or in connection with the sweepstakes, including, without limitation, errors which may occur in the administration of the sweepstakes, the announcement of the prizes, the processing of the entries, or in any sweepstakes-related materials; for stolen, lost, late, inaccurate, misdirected, undelivered, damaged, incomplete, illegible, or postage-due mail or entries; or for transactions that are lost, misdirected, or fail to enter in the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. Langley reserves the right, at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the sweepstakes; to be acting in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person. Any use of robotic, automatic, programmed, or similar entry methods will void all such entries by such methods. Langley is not responsible for any incorrect or inaccurate information, whether caused by the web-site users or by any of the equipment or programming associated with or utilized in the sweepstakes; operator errors; any error, omission, interruption, deletion, defect, delay in operation, or transmission, telephone or communications-line failure, theft or destruction; or any injury or damage to participants or to any other person's computer(s) related to or resulting from participating in this sweepstakes. If, for any reason, this sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrant, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, Langley reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend

the sweepstakes and at its sole discretion award a prize from among all eligible non-suspect entries validly received prior to the action requiring such modification. By entering, all entrants agree that this sweepstakes is governed by laws of the United States with venue in Newport News, VA, for the resolution of all claims and disputes (excluding any claims against or dispute involving parties other than Langley relating to any prize awarded in the sweepstakes). Langley reserves the right to substitute actual prizes with similar items of equal or greater value based upon item availability.

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 LangleyFCU.org/sweepstakes

Winners List: For 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 within 30 days of each sweepstakes period end date. 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.