

## APGFCU U EDUCATE MEMBER REWARDS SWEEPSTAKES OFFICIAL RULES

**No purchase or payment of money is necessary to enter or win. A purchase or payment of money will not increase your chances of winning.**

- 1. Eligibility:** The APGFCU U Educate Member Rewards Sweepstakes (the "Sweepstakes") is open to any APGFCU member in good standing who meets the following criteria: (1) is an Educator (as determined by APGFCU in its sole discretion); (2) is currently enrolled in the APGFCU U Educate Member Rewards Program or enrolls in the APGFCU U Educate Member Rewards Program during the Promotion Period, as defined herein; and (3) is a legal U.S. citizen, at least 18 years of age. In general, a member is considered in good standing if he/she is current on all outstanding obligations and has not caused a loss to APGFCU. Officers, directors, volunteers and employees of APGFCU and members of their immediate families are not eligible to participate in the Sweepstakes. Void where prohibited or restricted by law. Sweepstakes is subject to all applicable federal, state and local laws and regulations. By participating in the Sweepstakes, you agree to the terms and conditions of these Official Rules. By participating in this Sweepstakes, entrants agree to be bound by these Official Rules and the decisions of APGFCU, which shall be final.
- 2. How to Enter:** The Sweepstakes begins on 1/1/2026 and ends on 11/30/2026 (the "Promotion Period"). There are two (2) ways to enter the Sweepstakes during the Promotion Period: automatic entry and entry by U.S. mail. Only one entry per person will be eligible, regardless of the method of entry. Duplicate entries will be destroyed. The Sweepstakes is subject to cancellation at any time, for any reason and without prior notice.
  - a. Automatic Entry:** An individual will receive automatic entry if he/she enrolls in the APGFCU U Educate Member Rewards Program during the promotion period. Existing members who are currently enrolled in the APGFCU U Educate Member Rewards Program prior to the start of the Promotion Period will also receive an automatic entry into the Sweepstakes.
  - b. U.S. Mail Entry:** Members who are Educators (determined by APGFCU in its sole discretion), may enter by hand printing their name, complete address, email address, phone number and date of birth on a 3" x 5" piece of paper and mailing it to: U Educate Member Rewards Sweepstakes, P.O. Box 1176, Aberdeen, MD 21001-6176. Only postal mail entries will be accepted. Entries must be postmarked by 11/30/2026 and received by 12/7/2026. APGFCU is not responsible for lost, late, misdirected, postage-due, damaged, mutilated, illegible or incomplete entries. All entries become the exclusive property of APGFCU and none will be acknowledged or returned.
- 3. Drawing:** One potential winner will be selected in a random drawing after 12/7/2026 from all eligible automatic entries and U.S. mail entries received by 12/7/2026. The potential winner will be selected by APGFCU, whose decisions are based on its sole discretion and interpretation of these Official Rules, and are final and binding in all respects.
- 4. Notification:** The potential winner will be notified at the telephone or e-mail address on record. The winner will be required to sign a Certificate of Eligibility and Acceptance. If APGFCU, after reasonable effort, is unable to contact the potential winner within 10 business days from the first notification attempt, the potential winner may be disqualified and an alternate winner may be selected in another random drawing from all eligible automatic entries and U.S. mail entries received by 12/7/2026. Should the potential winner fail to sign and return the Certificate of Eligibility and Acceptance or fail to verify Educator status, the prize will be awarded to an alternate.
- 5. No liability:** APGFCU is not responsible for notifications that are misdirected or not received because of incorrect information, or lost, late, illegible, misdirected, damaged, incomplete, incorrect or postage-due mail or entries. In addition, APGFCU shall have no liability for a potential winner's failure to receive notices due to winner's spam, junk e-mail or other security settings, or for winner's provision of incorrect or otherwise non-functioning contact information. APGFCU shall have no liability for any typographical or other error in the printing of promotional materials, the administration of the promotion, or the announcement of the prize winner, including such errors as may give an erroneous indication that a prize has been won. APGFCU reserves the right in its sole discretion to disqualify any participant, including a winner, who does not comply with these Official Rules. APGFCU reserves the right to cancel or modify the promotion if fraud compromises the integrity of the promotion as determined by APGFCU in its sole discretion.
- 6. Disputes:** Any disputes in connection with or arising out of this promotion shall be resolved exclusively in the state and federal courts sitting in 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 APGFCU, all claims and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, or the determination of the winner, must be resolved individually, without resort to any form of class action. If any portion of these Official Rules is found to be invalid, illegal or unenforceable, for any reason, it shall be deemed severed from these Official Rules, and such determination shall not affect the validity, legality, or enforceability of any other remaining provision.

APGFCU's failure to or decision not to enforce any provision in these Official Rules will not constitute a waiver of that or any other provision. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any sweepstakes -related materials and these Official Rules (including any alleged discrepancy or inconsistency in these Official Rules), the discrepancy will be resolved in APGFCU's sole discretion.

7. **Odds:** Actual odds of winning will depend on the total number of eligible entries received, with the pool of entries estimated to open with 1,700 members.
8. **Prize Description:** One (1) \$1,000 cash prize will be awarded in the form of a lump sum deposit to the winning member's share/savings account. The winner is responsible for payment of all applicable federal, state and local taxes imposed on the prize and for any other expenses not specified. The prize is non-transferable. No more than the stated number of prizes will be awarded.
9. **Winners List:** You may obtain a list of the winners and of these Official Rules on or after 12/31/2026 by sending a self-addressed, stamped envelope to: U Educate Member Rewards Sweepstakes Winners List, P.O. Box 1176, Aberdeen, MD 21001.
10. **Opt-Out:** Requests to be removed from future sweepstakes-related mailings should be submitted in writing to: U Educate Member Rewards Opt-Out, P.O. Box 1176, Aberdeen, MD 21001.
11. **Consent to Publicity:** Acceptance of the prize shall constitute and signify the winner's agreement and consent that APGFCU and its designees may use, reproduce, distribute, adapt, and display the winner's name, city, state, likeness, photo, prize footage, and/or prize information in connection with the Promotion for promotional, advertising or other purposes, in any and all media now known or hereafter devised, including the Internet, social media platforms, without limitation and without further payment, notification, permission or other consideration, except where prohibited by law.
12. **Release:** By receipt of any prize, the winner agrees to release and hold harmless APGFCU, its employees, agents, representatives and affiliates from any and all claims and liability arising directly or indirectly from, or in connection with, the Sweepstakes or the receipt or use of any prize.
13. **Sponsor:** Aberdeen Proving Ground Federal Credit Union ("APGFCU"), P.O. Box 1176, Aberdeen, MD 21001.