

Bay Atlantic Federal Credit Union – Spring Sweepstakes & Survey Official Rules

No purchase necessary to enter. Void where prohibited.

Sponsor: Bay Atlantic Federal Credit Union located at 101 West Elmer Road in Vineland, NJ 08360

Eligibility Requirements: The Bay Atlantic Federal Credit Union Spring Sweepstakes is open only to legal residents of, and physically located within, the fifty (50) United States or the District of Columbia, age eighteen (18) years or older at time of entry. Void where prohibited. All federal, state, and local laws and regulations apply. Employees, representatives, and volunteers of Bay Atlantic Federal Credit Union, as well as any of their immediate family members (herein, defined as spouses, parents/step-parents, siblings, children/step-children and each of their respective spouses, regardless of where they reside) and members of their household (whether related or not) are not eligible to participate. Participation constitutes the entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes and shall not be subject to appeal.

Entry Period: The Bay Atlantic Federal Credit Union Spring Sweepstakes will officially open on Tuesday, April 1, 2025 at 9:00 AM EST and end on Wednesday, April 30, 2025 at 11:59 PM EST.

How To Enter: Participants who complete and submit the Bay Atlantic Federal Credit Union's Spring Sweepstakes Survey during the entry period will have the option to enter. If you would like to enter without completing the survey, you may submit an entry by emailing your full name, email address, and phone number to info@bayatlanticfcu.org with the subject line "BAFCU Spring Sweepstakes & Survey Entry" during the entry period. Limit one entry per person regardless of which entry method is used. The sponsor will be the official timekeeper for the Sweepstakes. Need not be present to win.

By entering this Sweepstakes, entrants accept to be bound by these Official Rules and the decisions of Sponsor on all matters relating to the Sweepstakes, which are final and binding. Participants are solely responsible for Internet connectivity, software and/or hardware and data charges that may be required in order to submit an entry.

Prize: One (1) winner will receive a \$100 Visa Gift Card that can be used domestically everywhere debit cards are accepted. Card issued by Pathward, N.A. Member FDIC, pursuant to a license from Visa U.S.A. Inc. Funds do not expire. Non-Reloadable. No cash access. Inactivity and/or replacement fees may apply where applicable. For additional card information, call 1-866-261-7741 or visit www.gocardservices.com

Any applicable taxes and all other costs/expenses not specifically identified in these Official Rules are the sole responsibility of the winner. Prize is nontransferable, and no substitutions or cash redemptions will be made. Sponsor reserves the right, at their sole discretion, to substitute an alternative prize, in whole or in part, of equal or greater value, if a prize cannot be awarded, in whole or in part, for any reason.

Selection and Notification of Winner: One (1) winner will be selected in a random drawing from all entries received during the entry period and will be announced Thursday, May 1, 2025 at approximately 3:00PM EST. Odds of winning depend on the number of eligible entries received. Potential winners need not be present to win and will be contacted via telephone or email on or about Thursday, May 1, 2025, using the contact information given at the time of entry to verify eligibility and confirm them as the winner. Entrants must have a valid email address, and it is the entrant's responsibility to update Sponsor of any change in email address.

By accepting the prize, the winner agrees to, where legal, Sponsor and its affiliates' use of their name, city, and state of residence, and likeness (including photos and/or videos) for advertising and publicity

purposes related to the Sweepstakes in any and all media now or hereafter known throughout the world in perpetuity without further compensation, permission or notification, and, upon request, will provide consent to such use in writing. Winners are solely responsible for all local, state and federal taxes on the prize, including sales or use taxes, as well as any expenses related to participation in the Sweepstakes or acceptance of the prize.

General: Potential winner will be required to sign an Affidavit of Eligibility and Release of Liability (“Release”) at Sponsor’s discretion before they are confirmed as the winner. In the event a winner chooses not to accept their prize, is not in compliance with these Rules, is unable to be notified, cannot/does not respond by the deadline set by Sponsor (in these Official Rules or in the winner notification), prize will be forfeited, and an alternate winner may be randomly selected from all of the remaining eligible entries.

By participating, entrant agrees to release and hold harmless Sponsor and its respective directors, employees, and representatives from any injury, loss or damage to person, including death, personal injury, loss or damage to property, due in-whole or in-part, directly or indirectly, to the acceptance or use/misuse of the prize, participation in any promotion-related activity or participation in the Sweepstakes. Sponsor is not responsible for any typographical or other error in the printing of this offer, rules, administration of this Sweepstakes or in the announcement of winners and prizes. In the event Sponsor is prevented from continuing with the Sweepstakes, or the integrity and/or feasibility of the Sweepstakes as planned is undermined by any event including but not limited to fire, flood, epidemic, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment/internet/connectivity failure, riot or civil disturbance, war (declared or undeclared), terrorist threat or activity, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, Sponsor shall have the right, in its sole discretion, to abbreviate, modify, suspend, cancel or terminate the Sweepstakes and award the prize from among all eligible entries received up to that date. Sponsor is not responsible for and may disqualify entries that are misdirected, undelivered, incomplete, illegible, inaccurate, damaged, stolen, late or lost; or for interrupted or unavailable network, server, Internet Service Provider (ISP), website, or other connections; or for computer hardware or software malfunctions, failures or difficulties. No automatic, robotic, mechanical entries or reproductions accepted. Sponsor reserves the right to void all entries made through any robotic, automatic, mechanical, programmed or similar entry-duplication method, and to disqualify any individual using such an entry method. Proof of submission of an entry does not constitute proof of receipt of entry by Sponsor. If there is a dispute as to the identity of an entrant or a dispute, or potential dispute, regarding the entry or any third-party rights, or if Sponsor has reasonable grounds for suspecting any breach or abuse of these Official Rules by any person involved in an entry, the affected entry will be deemed ineligible in Sponsor's sole discretion.

Privacy Policy/Data Collection: Entrant’s information collected in connection with this Sweepstakes may be shared with Administrator to execute the Sweepstakes and/or deliver prize, and Administrator will use such information in accordance with Sponsor's privacy practices. Except as otherwise contemplated in these Official Rules, and to the extent entrants may otherwise elect at the time of entry, information provided by you for this Sweepstakes is subject to Sponsor's privacy policy located at: <https://www.bayatlanticfcu.org/privacy-policy>