

Northwest Federal Credit Union
New Member Concert Sweepstakes - Official Rules

1. **Sponsor:** Northwest Federal Credit Union (or “Credit Union”) is the sole sponsor of the drawing. This drawing is not sponsored or managed by any other third-party. The Credit Union and this Sweepstakes are in no way endorsed by Luke Combs.
2. **Prize:** Each winner will receive two suite tickets to the Luke Combs concert at the Commanders Field on Saturday, July 27, 2024. Drawings will be held on Monday, July 22, 2024. One winner will be drawn from the ticket box located at each of the participating branches shown below:

Ballston
Chantilly
Gainesville
Herndon and Falcons Landing* (combined entries)
Headquarters*, Liberty Crossing*, and Westfields* (combined entries)
Leesburg
Manassas
McLean
Middleburg
One Loudoun
Rockville
Vienna

Branch locations designated by an asterisk have limited access and are restricted to authorized personnel only.

Winners may not substitute prize nor substitute ticket dates.

3. **How To Enter the Contest:** Visit a Northwest Federal Credit Union branch during the Contest Period to open your first ever primary share account (which establishes a new membership) and deposit a minimum of \$50.00 at the time of opening.

NO PURCHASE NECESSARY OPTION: To enter without having to deposit a minimum of \$50.00 into a new membership account, existing or new members may visit one of the branches listed in section 2 and request a “no purchase necessary” entry card. The card must be completed by an eligible person as defined in section 5 and submitted within the Contest Period. Maximum of one entry per member.

Contest sponsor will not be responsible for incomplete, lost, late, misdirected or illegible entries or for failure to receive entries. All entries become property of Northwest Federal Credit Union and none will be returned. Any questions regarding the number of entries submitted shall be determined by the contest sponsor in its sole discretion, and Northwest

Federal Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

4. **Contest Period:** The contest will begin at 12:00 a.m. EST on May 13, 2024, and will end at 11:59 p.m. EST on July 20, 2024 (“Contest Period”). Entries must be submitted in a designated ticket box during branch hours.
5. **Eligibility:** All participants must be 18 years of age or older at time of contest participation, must be a legal resident of one of the fifty states of the United States or the District of Columbia, and be members in good standing of Northwest Federal Credit Union (as determined by sponsor in its sole discretion). Employees of the Credit Union and members of their household are not eligible to register for the contest. Contest void where prohibited by law.
6. **Contest Entry Requirements:** In the event Northwest Federal Credit Union, in its sole discretion, determines that any entry does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, Northwest Federal Credit Union reserves the right to disqualify the entry.
7. **Determining the Winner:** A Northwest Federal Credit Union employee will randomly select one Prize Winner from each branch location on July 22, 2024. You do not have to be present to win.

The prize winner will be notified by phone or email address on record. The winner must respond to Northwest Federal Credit Union within 24 hours of notification to receive the prize. Failure of the winner to respond within the required time period will result in disqualification of winner, forfeiture of his or her interest in all prizes, and selection of a substitute winner. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and Northwest Federal Credit Union reserves the right to substitute prizes of equal or greater value. Prize will be delivered electronically and will include necessary instructions for accessing tickets. Winner may be required to download smartphone applications to redeem prize.

8. **Participation.** By participating, entrants agree to be bound by these Official Rules and the decisions of the contest.

By accepting the prize, winner agrees as follows:

I confirm that I have complied with all eligibility requirements as required by the Credit Union as provided in the contest rules. I am a U.S. resident, and was at least eighteen years of age at the time of entry. I further confirm that I am not an employee of the Credit Union and do not live in the same household as an employee of the Credit Union.

I acknowledge that I am solely responsible for all federal, state, and local taxes due as a winner of the contest. I understand that the Credit Union cannot and has not provided advice regarding potential taxes that may be due, and recognize that I may wish to seek independent advice to determine the full extent of my tax liability under state and federal laws and regulations.

I acknowledge that I am responsible for any other expenses that may become due as a result of my winning the prize.

I understand and agree that the Credit Union is not responsible for, and makes no warranty, representation, or guarantee, express or implied, regarding the prize and its quality, merchantability, fitness for a particular purpose, or condition.

I agree to indemnify and to hold harmless the Credit Union, its officers, employees and agents from any loss, claims or damages, including reasonable attorney's fees, resulting from or relating to, directly or indirectly, my participation in the contest and winning the contest prize.

I grant to the Credit Union, the right to use, re-use, reproduce, broadcast, publish, edit or prepare derivative works, in whole or in part, individually or in conjunction with other information or photographs, on any of Credit Unions' web sites, social media, YouTube or in any other public or private medium and for any purpose whatsoever, including (but not limited to) education, promotion, advertising, videos and other marketing (the "Permitted Uses") my name, likeness, images, or any statements in connection therewith if Credit Union so chooses.

I hereby waive any right that I may have to inspect or approve the finished product or products, advertising copy or other matter that may be used in connection therewith or the use to which it may be applied.

I hereby release and discharge Credit Union its agents, employees, officers, successors or assigns from any and all claims and demands I may now or hereafter have arising out of or in connection with the Permitted Uses of the Profile, including, without limitation, any and all claims for the right of privacy, publicity, libel or slander and any and all claims and/or demands for royalties associated therewith.