Official Rules: NGFCU Home for the Holidays 2026 Sweepstakes ("Sweepstakes")

NO PURCHASE NECESSARY. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. **Sponsor:** Northrop Grumman Federal Credit Union, 879 West 190th Street, Suite 800, Gardena, CA 90248 ("NGFCU").

2. **Sweepstakes Period:** The Sweepstakes begins **Sunday, November 1, 2026,** at 5:00:01am Pacific Time, and ends on **Thursday, December 31, 2026,** at 11:59:59pm Pacific Time (the "Sweepstakes Period").

3. **Eligibility:** Sweepstakes is open to all Northrop Grumman Federal Credit Union account holders who are age 18 or older at time of entry. NGFCU employees, volunteers, their immediate families, and persons living in their households, whether related or not, are not eligible. Sweepstakes is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations.

4. **Participating Locations:**
   - All NGFCU locations.

5. **How to Enter**
   - Submit a home loan application via online form or in person at an NGFCU branch during the Sweepstakes period; or
   - Send a 3x5 card to: Northrop Grumman Federal Credit Union, Attn: Marketing Home for the Holiday Sweepstakes, 879 W 190th St., Gardena, CA 90248. Include your name, email, phone number, and address.
   - Limited to one (1) entry per household throughout the Sweepstakes period.

6. **Winner Determination:** The winners will be selected by a random drawing from all eligible entrants that will be held no later than 5:00 pm Pacific Time on **Friday, January 8, 2027** and will take place **NGFCU Gardena Branch, 879 W. 190th St., Gardena, CA 90248**.

7. **Prize:** One (1) $500 deposit will be awarded into the winner's NGFCU Savings Account.

8. **Odds:** The estimated odds of winning depend on the total number of eligible entries received.

9. **Notification:** The winners will be notified by phone or email using the contact information on entrants' account profile within (3) business days after the drawing as stated above. If the winner cannot be reached within five (5) business days of the first notification attempt, or if the prize is declined or returned as undeliverable, the prize may be forfeited, and an alternate winner may be selected at NGFCU's sole discretion.

10. **Publicity Release:** By accepting the prize, the winner consents to the use of their name (first name and last initial only), city, and state of residence for publicity and promotional purposes by NGFCU without additional compensation, in perpetuity,

except where prohibited by law.

11. **Disclosures:** By participating, entrants agree to release and hold harmless NGFCU, its officers, directors, employees, agents, and representatives from any and all liability for any injuries, losses, or damages of any kind arising from or in connection with the Sweepstakes or the acceptance, possession, or use of any prize. The winner is responsible for all applicable taxes. NGFCU is not responsible for lost, late, incomplete, damaged, misdirected, or illegible entries.

12. **General Conditions:** NGFCU reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Sweepstakes at any time without prior notice. NGFCU reserves the right to disqualify any entrant who violates these Official Rules or engages in any conduct that is detrimental to NGFCU or the Sweepstakes. All decisions made by NGFCU regarding the Sweepstakes are final and binding.

13. **Official Rules and Winners List:** A copy of these rules will be available at all NGFCU branch locations during the Sweepstakes period. To receive the winners' name (first name and first initial of the last name), send a self-addressed, stamped envelope by January 22, 2027, to:

    Northrop Grumman Federal Credit Union
    Attn: Compliance Department
    Home for the Holidays Sweepstakes Winner
    Box 47009, Gardena, CA 90247

    The winners' name will be available after January 15, 2027.