

Official Rules – NGFCU ICU Day 2023 Sweepstakes (“Sweepstakes”)

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

1. How to Enter: The “NGFCU International Credit Union Day 2023 Sweepstakes” (Sweepstakes) begins at 8:00:01 am (ET) October 16, 2023 and ends at 11:59:59 pm (PT) on October 20, 2023 (“Promotional Period”). This Sweepstakes consists of three selected winners. Each sweepstakes entry form submitted to NGFCU will be eligible. Each person must submit the entry on the NGFCU website (www.ngfcu.us/appreciation). One entry per person during the promotional period. No mechanical reproductions permitted. Entries become the sole property of the Sponsor and will not be acknowledged or returned.

2. Eligibility: Sweepstakes is open to all Northrop Grumman employees or contractors who are age 18 or older at time of entry. If a winner is not a member they will need to become a member and open a savings account to receive the prize. NGFCU employees and volunteers, their immediate families and persons living in their households, whether related or not, are not eligible. Void where prohibited or restricted by law. The Contest is subject to all applicable federal, state, and local laws and regulations. In the event of conflicting law, the law of California will prevail.

3. Odds: The estimated odds of winning a prize for a particular drawing depend on the total number of eligible entries received.

4. Prizes: Three (3) one hundred and seventy-five-dollar (\$175) deposited into your NGFCU savings account.

5. Drawings and Notification: There will be three drawings on or before November 2, 2023. All fully completed forms submitted will be eligible for the prize. The notification of the winners will be done following the drawing.

6. Notification: Winners will be notified by phone at the phone number provided on the sweepstakes entry form, by e-mail at the e-mail address provided. Should a winner decline the prize, an alternate winner may be selected from the remaining eligible entries, at Sponsor's sole discretion. Winner's acceptance of a prize constitutes permission for the Sponsor to use winner's name, address (city and state only) information and likeness, for advertising/publicity purposes and in all forms of media (including posting on web site), in perpetuity, without further notice to or compensation in connection with said Sweepstakes or the prize awarded.

7. Disclosures: By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless NGFCU, its officers, directors, and employees (collectively, “Releasees”) from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of the prize that may be awarded. The decision of the judges is final. Winners responsible for all taxes. NGFCU reserves the right to cancel the sweepstakes at any time.

8. Rules/Winners List: Official rules will be available on NGFCU's webpage. A list of the winners will be available after November 8, 2023, by mailing a self-

addressed, stamped envelope by November 14, 2023 to Marketing Department, Northrop Grumman Federal Credit Union, Box 47009, Gardena, CA 90247.

9. Sponsor: Northrop Grumman Federal Credit Union, 879 West 190th Street, Suite 800, Gardena, CA 90248

NO PURCHASE NECESSARY. Open to employees of Northrop Grumman Corporation and its contractors. Prize is three, \$175 deposits, into an NGFCU savings account. The odds of winning a prize depend on the total number of eligible entries received for that particular drawing. Sweepstakes starts October 16, 2023 and ends October 20, 2023. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available on NGFCU's website.