

## **Official Rules – NGFCU Youth Month 2024 Sweepstakes (“Sweepstakes”)**

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

**1. How to Enter:** The “Northrop Grumman Federal Credit Union (NGFCU) Youth Month 2024 Sweepstakes” (Sweepstakes) begins at 8:00:01 am (PT) April 1, 2023 and ends at 11:59:59 pm (PT) on April 30, 2023 (“Promotional Period”). This Sweepstakes consists of one selected winner. Each YOUTH Launch Savings Account opened with NGFCU will be eligible. One entry per minor during the promotional period. No mechanical reproductions permitted.

**2. Eligibility:** Sweepstakes is open to parents and legal guardians of minors ages 13-18 as of April 30, 2024 who are opening a YOUTH account on the minor’s behalf. 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 Sweepstakes 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: One, five hundred dollar (\$500) deposit into a Youth Savings Account of the minor at NGFCU.**

**5. Drawings and Notification:** There will be one drawing of a winner on the drawing date. All new YOUTH Launch Savings Accounts opened during the month of April will be eligible for the above prize. The drawing for the winner will be held on or after May 7, 2024.

**6. Notification:** Winner will be notified by phone at the phone number provided on the Launch Savings Account profile, 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 the NGFCU website. The first name and first initial of the last name of the winner will be available after May 10, 2024, by mailing a self-addressed, stamped envelope by May 17,

2024, to Compliance Department, Northrop Grumman Federal Credit Union, Box 47009, Gardena, CA 90247.

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

**NO PURCHASE NECESSARY.** Open to minors between the ages of 13 and 18 as of April 30, 2024. Prize is one \$500 deposit into a Youth Savings Account at NGFCU. The odds of winning a prize depend on the total number of eligible entries received. Sweepstakes starts April 1, 2024 and ends April 30, 2024. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available on NGFCU's website.