

Official Rules – NGFCU YOUth Month April 2025 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 April 2025 Sweepstakes” (Sweepstakes) begins at 8:00:01 am (ET) April 1, 2025 and ends at 11:59:59 pm (PT) on April 30, 2025 (“Promotional Period”). This Sweepstakes consists of one selected winner. A new YOUth Account opened with NGFCU will be eligible. YOUth accounts included are Launch Savings, Boost 12-month Term Account, and Journey Checking. 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, 2025 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, Apple 10.9 iPad (~\$400 value) will be awarded after the Promotional Period.

5. Drawings and Notification: There will be one drawing of a winner on the drawing date. A new YOUth Account, Launch Savings, Boost 12-month Term Account, or Journey Checking 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 9, 2025.

6. Notification: Winner will be notified by phone at the phone number provided on the YOUth 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. Apple is not a sponsor of this giveaway.

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 16, 2025, by writing and requesting the name of the winner with a self-addressed, stamped envelope by May 21, 2025, to Northrop Grumman Federal Credit Union, Attn: Compliance Department iPad Sweepstakes Winner, Box 47009, Gardena, CA 90247.

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

NO PURCHASE NECESSARY. To enter the drawing, send a post card to: Northrop Grumman Federal Credit Union, Attn: Marketing iPad Sweepstakes, PO Box 47009, Gardena, CA 90247. Entries must include your name, email, phone number, and address. Any entries not meeting these criteria will be immediately disqualified. Entries received become the property of Northrop Grumman Federal Credit Union and will not be returned. One entry per member. Entries must be postmarked no later than April 30, 2025. Open to members 18 years of age or older as of April 30, 2025. Prize is one Apple iPad. The odds of winning a prize depend on the total number of eligible entries received. Sweepstakes starts April 1, 2025 and ends April 30, 2025. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available on NGFCU's website.