



## OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

## ELIGIBILITY

The Giveaway is open to current members of Educational Systems Federal Credit Union ("Credit Union") who are 18 years of age or older at the time of entry. Employees, officials, volunteers, and immediate family members (spouse, parents, siblings, and children) of Educational Systems FCU are not eligible to participate. The Giveaway is subject to all applicable federal, state, and local laws and regulations and is void where prohibited.

## PROMOTION PERIOD

The Giveaway begins on November 1, 2025, at 12:00 a.m. Eastern Time and ends on November 30, 2025, at 11:59 p.m. Eastern Time ("Promotion Period").

## HOW TO ENTER

To enter, visit the Educational Systems FCU website ([www.esfcu.org](http://www.esfcu.org)) during the Promotion Period and complete the online entry form. Each entry must include:

- The entrant's full name, valid email address, and city of residence.
- A testimonial describing the entrant's experience with Educational Systems FCU.

Limit one (1) entry per member during the Promotion Period. Duplicate or incomplete entries will be disqualified. No other methods of entry will be accepted.

## TESTIMONIAL USE

By submitting a testimonial, entrants grant Educational Systems Federal Credit Union the perpetual, royalty-free right to use, reproduce, publish, and display their testimonial, along with their first name and city of residence, in any media now known or later developed — including but not limited to the Credit Union's website, social media channels, newsletters, and press releases — without further notice, review, or compensation.

## PRIZE DESCRIPTION

Fifteen (15) winners will each receive a \$70 interest rebate, which will be deposited into the winner's Educational Systems FCU savings account within approximately thirty (30) days after winner confirmation. Total prize value: \$1,050. Prizes are non-transferable and no substitution or cash equivalent will be made except at the sole discretion of Educational Systems FCU. The \$70 interest rebate may be reported as taxable income.

## WINNER SELECTION AND NOTIFICATION

Winners will be selected in a random drawing from all eligible entries received during the Promotion Period. The drawing will be conducted by Educational Systems FCU on or about December 6, 2025. Winners will be notified via email or phone within five (5) business days of the drawing. If a winner cannot be contacted or fails to respond within seven (7) days of notification, the prize may be forfeited and an alternate winner selected.

## ODDS OF WINNING

Odds of winning depend on the total number of eligible entries received during the Promotion Period.

## GENERAL CONDITIONS

Educational Systems FCU reserves the right to cancel, suspend, or modify the Giveaway if fraud, technical failures, or any other factor impairs the integrity of the promotion. The Credit Union also reserves the right to disqualify any individual who tampers with the entry process or violates these Official Rules.



EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION  
70TH ANNIVERSARY \$70 GIVEAWAY

**PRIVACY**

Information collected from entrants is subject to the Educational Systems Federal Credit Union Privacy Policy and will be used solely for the administration of this Giveaway and related marketing purposes consistent with these Official Rules.

**SPONSOR**

Educational Systems Federal Credit Union  
7500 Greenway Center Drive, Suite 140  
Greenbelt, MD 20770  
[www.esfcu.org](http://www.esfcu.org)

**WINNER LIST**

To request the names of the winners, send a self-addressed, stamped envelope to:

Educational Systems FCU – 70th Anniversary Giveaway Winners List,  
7500 Greenway Center Drive, Suite 140, Greenbelt, MD 20770.

Requests must be received by December 31, 2025.

**THIS PROMOTION IS VOID WHEREVER PROHIBITED BY LAW**