

#### **DATES OF PROMOTION**

The "100 days, 100 ways to save" promotion (the "Sweepstakes") begins 12:01 am Eastern Time (ET) on February 12, 2024 and ends at 11:59 pm (ET) on March 11, 2024 (the "Promotion Period"). The Sweepstakes is subject to transaction processing dates as outlined in the "How to Enter" section below.

#### **ELIGIBILITY**

No purchase necessary to participate, pay any money or submit to any sales promotion, nor will it increase odds of winning. The Sweepstakes is open to legal residents of the 50 United States and the District of Columbia who are 18 years of age or older (the "Entrant"). Employees, Board of Directors and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not) of Educational Systems Federal Credit Union, and its respective parent companies, divisions, affiliates, contractors, subsidiaries, distributors, sales representatives, retailers, advertising and promotion agencies, and any others engaged in the development, production, execution or distribution of this Sweepstakes, including, but not limited to, the entities supplying the Prizes herein (the "Sweepstakes Entities"), are not eligible to participate. The Sweepstakes is void where restricted or prohibited by law.

#### **HOW TO ENTER**

During the promotion, there are five (5) ways individuals can enter the Sweepstakes to randomly win one (1) of four (4) Amazon Fire HD tablets valued at \$120:

1. Complete the electronic submission form on [esfcu.org](https://esfcu.org).
2. Send a financial education tip to Educational Systems FCU as a direct message at [facebook.com/educationalsystemsfcu](https://facebook.com/educationalsystemsfcu).
3. Email a financial education tip helpful tip to [Marketing@esfcu.org](mailto:Marketing@esfcu.org).
4. Drop off a written helpful tip at one of the Educational Systems FCU branches. Locations can be found at [esfcu.org](https://esfcu.org).
5. Mail your financial education tips as well as your name, address and phone number. Mail the card or sheet of paper in a standard business-size #10 envelope to: Educational Systems FCU, "100 days, 100 ways to save" Sweepstakes, Attention: Marketing Department, Educational Systems FCU, 7500 Greenway Center Drive, Suite 1400. All entries must be postmarked by March 11, 2024.

The tip is a short description (two to five sentences) of a tactic or strategy to help educators, parents or students save money.

You may submit as many financial education tips as you wish. Educational Systems FCU assumes no responsibility for email or mail submissions that are not received due to technical errors or misdirected mail. Winners can claim their prizes at an Educational Systems FCU branch during regular business hours. Branch locations and hours are listed at [esfcu.org](https://esfcu.org).

Neither Educational Systems FCU nor the Sweepstakes Administrator will verify receipt of entries for entrants. Educational Systems FCU is not responsible for lost, late, misdirected or illegible entries.



## 2024 "100 DAYS, 100 WAYS TO SAVE" SWEEPSTAKES

### FOUR WEEKLY WINNERS AND DRAWING DETAILS

Four (4) weekly winners will be randomly chosen from all eligible entries in the possession of Educational Systems FCU, one (1) each on February 20, February 27, March 5, March 12 from all eligible entries received during the weekly period prior to the date of each drawing, as listed above. Each weekly winner who submitted a tip will receive a gift valued at \$120. PLEASE NOTE: POTENTIAL WINNING NOTIFICATION WILL NOT BE LEFT ON VOICEMAIL IF NOTIFIED BY PHONE. If any potential winning prize notification effort does not receive a response within a two-day period, the prize will be forfeited and awarded to an alternate potential winner.

### GRAND PRIZE AND DRAWING DETAILS

If your financial education tip is selected as the Grand Prize Winner, the school of your choice will receive \$500. The school must be located in one of the following Maryland counties: Anne Arundel, Calvert, Caroline, Charles, Frederick, Howard, Montgomery, Prince George's, St. Mary's or Talbot. On or after March 12, 2024, the potential winning financial education tip will be selected from among all eligible entries submitted by a method outlined under "How to Enter" by the Sweepstakes Administrator, whose decisions are based upon their sole discretion and interpretation of these Official Rules and are final and binding in all respects. Odds of winning one (1) of four (4) prizes valued at \$120 or the \$500 Grand Prize are dependent upon the number of eligible entries received. Upon verification, potential winner will be notified by phone or email. PLEASE NOTE: POTENTIAL WINNING NOTIFICATION WILL NOT BE LEFT ON VOICEMAIL IF NOTIFIED BY PHONE. If any potential winning prize notification effort does not receive a response within a 24-hour period, the prize will be forfeited and awarded to an alternate potential winner. The \$500 Grand Prize will be awarded within thirty (30) days after the winner is determined and verified and will be given directly to the selected school.

### PRIZE CONDITIONS

All prizes are non-transferable. No substitution or cash equivalent of prizes permitted except at the sole discretion of Educational Systems FCU. Except where prohibited, potential winner must sign and return within seven (7) days of receipt, a publicity release (the "Release") and an IRS Form W-9 in order to claim the Grand Prize. If potential winner fails to return the signed Release and/or IRS Form W-9 within seven (7) days of receiving it, potential winner forfeits all rights to the prize or the \$500 Grand Prize for the school of their choice and another winner will be selected. In the event it is deemed during the verification process that potential Grand Prize winning school does not have a unique, personal and valid TIN for Educational Systems FCU to report tax liability associated with acceptance of the prize, potential Grand Prize Winner will be disqualified and another winner will be selected. Valid social security numbers and TINs will be determined by IRS requirements. Potential prize winner hereby consents to Educational Systems FCU's use of their names, likenesses, biographical information, in advertising worldwide without additional compensation. All taxes on the prizes are the sole responsibility of the prize winners.

### SWEEPSTAKES CONDITIONS

Sweepstakes subject to all applicable federal, state and local laws. By participating, entrants and their participating entities agree to be bound by these Official Rules and the decisions of the Educational Systems FCU and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sweepstakes Entities are not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries. Educational Systems FCU may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that the entrant is attempting to undermine the legitimate operation of the Sweepstakes.



## 2024 "100 DAYS, 100 WAYS TO SAVE" SWEEPSTAKES

### ADDITIONAL TERMS

By participating, entrants agree to: a) the Official Rules and decision of the Sweepstakes Administrator and Educational Systems FCU which shall be final in all respects; and b) release, discharge, and hold harmless Educational Systems FCU, their respective affiliates, officers, directors and employees from any liability, claims or damages arising out of their participation in the Sweepstakes and the acceptance, use, misuse or possession of any prize. Financial education tips will be reviewed and redacted by Educational Systems FCU to ensure the privacy of all parties.

### WINNERS LIST

For a communication identifying the winners of the prizes, send a stamped, self-addressed envelope to Educational Systems Federal Credit Union, 7500 Greenway Center Drive, Suite 1400, Greenbelt, MD. Requests must be received by April 31, 2024. Allow four (4) weeks for delivery of communication.

### SPONSOR

Educational Systems Federal Credit Union located at 7500 Greenway Center Drive, Greenbelt, MD.

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

