

DATES OF PROMOTION

The “Reminisce ▪ Recognize ▪ Reward” (the “Sweepstakes”) begins 12:01 am Eastern Time (ET) on May 12, 2025 and ends at 11:59 pm (ET) on June 8, 2025 (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

There are five (5) ways to enter the Sweepstakes for a chance to randomly win during the promotion period outlined in the “Dates of Promotion” section above:

1. Send a testimonial to Educational Systems FCU by completing the electronic submission form on esfcu.org.
2. Send testimonial as a direct message at facebook.com/educationalsystemsfcu.
3. Email a testimonial to Marketing@esfcu.org.
4. Drop off a written testimonial at one of the Educational Systems FCU branches. Locations can be found at esfcu.org.
5. Mail a written testimonial to Educational Systems FCU, “Reminisce ▪ Recognize ▪ Reward” Sweepstakes, Attention: Marketing, 7500 Greenway Center Drive, Greenbelt, MD 20770. All entries must be postmarked by June 8, 2025.

The testimonial is a short story (two to five sentences) about an extraordinary person (other than you) who shares a remarkable commitment to making a difference every day. This person can be anyone from the education community who has impacted your life—a teacher, principal, coach, bus driver or parent who volunteers at any public elementary, middle or high school in the following eight counties in Maryland: Anne Arundel, Calvert, Charles, Frederick, Montgomery, Prince George’s, St. Mary’s or Talbot, or the following community colleges: College of Southern Maryland, Montgomery College or Prince George’s Community College. Provide the first name and last initial of the individual, their role at the school and what they have specifically done to make a difference in the education community. You may submit multiple testimonials.

All entries must include the Entrant’s name, home address, email address as well as day and evening phone numbers. You may submit as many testimonials 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. Educational Systems FCU will not verify receipt of entries for Entrants. Educational Systems FCU is not responsible for lost, late, misdirected, undeliverable, illegible or incomplete entries.

FOUR WEEKLY WINNERS AND DRAWING DETAILS

Four weekly winners will be randomly chosen from all eligible entries in the possession of Educational Systems FCU, one each on May 19, 2025, May 27, 2025, June 2, 2025 and June 9, 2025 from all eligible entries received prior to the date of each drawing. Each weekly winner who submitted the testimonial will receive a pair of Apple AirPods. The individual named in each testimonial will also receive a pair of Apple AirPods. Upon verification, each weekly winner will be notified by phone, email and/or regular mail. PLEASE NOTE: POTENTIAL WINNING NOTIFICATION WILL NOT BE LEFT ON VOICEMAIL IF NOTIFIED BY TELEPHONE. 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.

GRAND PRIZE AND DRAWING DETAILS

On or about June 13, 2025, one Grand Prize Winning testimonial will be selected from all eligible entries. If your testimonial is randomly selected as the Grand Prize Winner, your choice of one school will receive a \$500 check. The school must be a public elementary, middle or high school in the following eight counties in Maryland: Anne Arundel, Calvert, Caroline, Charles, Montgomery, Prince George's, St. Mary's or Talbot, or the following community colleges: College of Southern Maryland, Montgomery College or Prince George's Community College. Upon verification, each winner will be notified by phone, email and/or regular mail. PLEASE NOTE: POTENTIAL WINNING NOTIFICATION WILL NOT BE LEFT ON VOICEMAIL IF NOTIFIED BY TELEPHONE. 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 30 days after the Grand Prize Winner is determined and verified and will be given directly to the selected school.

ODDS OF WINNING

Odds of winning one (1) of eight (8) Apple® AirPods or the \$500 Grand Prize are dependent upon the number of eligible entries received. The total approximate retail value of all prizes is \$1,300.00.

PRIZE CONDITIONS

Limit one (1) weekly prize per testimonial submitted by Entrant. The weekly winning testimonials will also be eligible to be drawn for the Grand Prize. 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) calendar days of receipt, a publicity release (the "Release") and an IRS Form W-9 in order to claim a prize. If potential winner fails to return the signed Release and/or IRS Form W-9 within seven (7) calendar days of receiving it, potential winner forfeits all rights to the prize or the \$500 Grand Prize for the school of their choice, and other winner(s) will be selected. The same requirements apply to the individual(s) named in the four (4) weekly winning testimonials in order for them to receive the prize. In the event the 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, the potential Grand Prize Winning school will be disqualified and another school will be selected. Valid Social Security Numbers and TINs will be determined by IRS requirements. Prize winners hereby consent 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 agree to be bound by these Official Rules and the decisions of Educational Systems FCU and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. 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.

ADDITIONAL TERMS

By participating, Entrants agree to: a) the Official Rules and decisions regarding the Sweepstakes of Educational Systems FCU, which shall be final in all respects; and b) release, discharge, and hold harmless Educational Systems FCU, its 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. Testimonials will be reviewed and redacted by Educational Systems FCU to ensure the privacy of all parties including the individual submitting the testimonial and the individual recognized in the submission.

WINNERS LIST

For a communication identifying the winners of the prizes, send a stamped, self-addressed envelope to: Educational Systems FCU "Reminisce ▪ Recognize ▪ Reward" Sweepstakes, Attention: Marketing, 7500 Greenway Center Drive, Greenbelt, MD. Requests must be received by June 30, 2025. Allow four weeks for delivery of communication.

SPONSOR

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

THIS PROMOTION IS VOID WHEREVER PROHIBITED BY LAW