



1. **SPONSOR, ADMINISTRATOR:** Healthcare Employees Federal Credit Union, a New Jersey corporation, will serve as the sponsor (“Sponsor”) and the administrator of the Sweepstakes.
2. **ELIGIBILITY:** This Sweepstakes is open only to members of Healthcare Employees Federal Credit Union (“HEFCU”) who have an active credit card with HEFCU and are 18 years of age or older. You need not be present to win. Employees (and their immediate families or those living in the same household) of Sponsor and its affiliates, subsidiaries, divisions, parent and related companies, suppliers, printers and advertising, promotional and judging agencies are not eligible to win.
3. **SWEEPSTAKES PERIOD:** The Sweepstakes begins 12:01 a.m., E.T. on June 1, 2026, and ends at 11:59 p.m., E.T. August 31, 2026 (the “Sweepstakes Period”).
4. **HOW TO ENTER:** You may enter this Sweepstakes only via the entry methods described below. All entries must be received by 11:59 p.m., E.T., on the last day of the Sweepstakes Period, regardless of the method of entry. No responsibility is assumed by the Sponsor for any inability of a potential entrant to successfully enter the Sweepstakes for any reason.
 - a. **Credit Card Purchase Entry:** During the Sweepstakes Period, any member using their HEFCU credit card for a successful purchase will automatically be entered into the Sweepstakes and will constitute one (1) entry to the Sweepstakes. Each qualified purchase during the sweepstakes period constitutes an additional entry. As used herein, the credit card holder is the primary owner and named credit card holder, and is at least 18 years of age. For the avoidance of doubt, the Primary Accountholder shall be the Entrant (as defined herein) and any associated Cardholder who may have completed a purchase shall not be considered an Entrant for purposes of this Sweepstakes and (ii) shall have no right to receive the Prize (defined below) or to be a part of the random drawing.
5. **PRIZE AND APPROXIMATE RETAIL VALUE:** There will be one prize awarded in connection with the Sweepstakes. The Prize will consist solely of a single five-hundred-dollar (\$500) deposit to the primary Cardholders HEFCU primary savings account. The Prize will be awarded by the Sponsor to the Winner (as defined below) by emailing a confirmation to the Winner at the email address associated with their HEFCU member account.
6. **RANDOM DRAWING:** The winner will be selected in a random drawing from among all eligible entries, on or about September 9, 2026 (“Drawing Date”) by the Sponsor, whose decision is final and binding in all matters relating to this Sweepstakes. Sponsor will use reasonable efforts to contact the Winner within one (1) week of the Drawing Date.
7. **ODDS OF WINNING:** Odds of winning a Prize depend on the total number of eligible entries received for the Sweepstakes and are equal regardless of method of entry.
8. **PRIZE CONDITIONS:** No substitution for any Prize will be permitted. The Prize is not transferable, or assignable. The potential Winner shall have 72 hours after the applicable Prize notification to appropriately respond to the Sponsor. The Winner will be required to execute and return an Affidavit of Eligibility and Publicity/Liability Release (except to the extent prohibited by law) within ten (10) calendar days of issuance by Sponsor. Failure to return all required documents in this time period may result in a Winner being disqualified, and an alternate Winner selected. If a Prize notification is returned to Sponsor as undeliverable or if an Entrant is found to be ineligible or declines to accept the Prize for any reason, an alternate Winner will be selected. By entering this Sweepstakes and/or accepting the Prize, the Winner and Entrant hereby consents (except where prohibited by law) to the disclosure and reasonable use by Sponsor of the Winners and Entrants photograph, voice, likeness and/or image.
9. **CONDUCT OF PARTICIPATION IN SWEEPSTAKES:** By entering the Sweepstakes, each Entrant affirms that he or she has read and agrees to abide by the Official Rules and the decisions of the Sponsor. Sponsor reserves the right to disqualify any Entrant acting in violation of the Official Rules or found tampering with the entry process or with the operation of the Sweepstakes. The Sweepstakes is governed by the laws of the United States and, by entering, the Winner and each Entrant hereby submit to the jurisdiction and venue of the federal, state and local courts located in Mercer County, New Jersey. As a condition of entering this Sweepstakes, each Entrant agrees that: (a) under no circumstances will the Entrant be entitled or permitted to obtain awards for, and the Entrant expressly waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than actual, out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased, and in no



event shall attorney's fees be recoverable by either party; and (b) any and all disputes, claims and causes of action arising out of or connected with the Sweepstakes or any Prize awarded shall be resolved individually, without resort to any form of class action. **ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE RELATED TO SPONSOR OR THE SWEEPSTAKES OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.**

10. **LIMITATIONS OF LIABILITY:** Released Parties (as defined herein) are not responsible for any (i) incorrect or inaccurate entry or entries, errors in calculations, theft, tampering, destruction, or unauthorized access to, or alteration of entries; (ii) printing or other errors; and any entries which are late, lost, delayed, incomplete, void, corrupted, garbled, unintelligible entries; and/or (iii) any problems, bugs or malfunctions; any electronic miscommunications or failures, technical hardware or software failures of any kind, lost or unavailable network connections, or failed incomplete, garbled or delayed computer transmissions which may limit an Entrant's ability to participate in the Sweepstakes; (iv) or any combination thereof. Sponsor reserves the right to modify, amend, suspend or terminate the Sweepstakes or these Official Rules in the event that it becomes necessary due to circumstances beyond Sponsor's control, as determined by Sponsor in its sole and exclusive discretion, including without limitation, Acts of God, pandemic, epidemic, "shelter in place" and similar orders and other governmental actions. Without limiting the generality of the foregoing, Sponsor may decide to postpone drawing dates and other deadlines herein, or terminate the Sweepstakes early. In the event the Sweepstakes is terminated early, Winner will be selected from all eligible entries received at the time of termination.

THIS SWEEPSTAKES AND ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY, REPRESENTATION, GUARANTEE OR CONDITION OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE DISCLAIMER OF IMPLIED OR OTHER WARRANTIES SO THE ABOVE DISCLAIMER MAY NOT APPLY TO YOU TO THE EXTENT SUCH JURISDICTIONS LAW IS APPLICABLE TO YOU AND THESE OFFICIAL RULES.

11. **RELEASE OF LIABILITY:** By participating, Winner and Entrants agree to release, discharge, indemnify and hold harmless Sponsor, and all of their respective officers, directors, shareholders and principals, employees, representatives, and agents from and against any claims made by any Winner and any Entrant or any other third parties related in any way to the operation of this Sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from participation in this Sweepstakes or any related activity. Winner and Entrants assumes all liability for any injury or damage caused, or claimed to be caused, by participation in this Sweepstakes or acceptance, use or redemption of any Prize.

12. **ADDITIONAL TERMS AND CONDITIONS:** The following are conditions to winning a Prize and additional terms and conditions binding on Entrants and Winner:

- a. All federal, state, and local tax liabilities and any applicable fees associated with accepting a Prize or participation in this Sweepstakes are the sole responsibility of the Winner. Sponsor may, in its sole discretion, withhold from the amount of any Prize any and all federal, state, and local tax liabilities and any applicable fees associated with accepting a Prize or participation in this Sweepstakes.
- b. If a Winner declines a Prize, or if person who is chosen in the drawing is not an eligible Entrant or has not complied with these Official Rules, such person shall be disqualified and another person will be chosen in a drawing for said Prize.
- c. No transfer, substitution, division or splitting of any Prize is allowed.
- d. Acceptance of a Prize constitutes permission by an Entrant to the Sponsor, and their authorized agents to use Entrant's and Cardholder's names and/or likenesses for purposes of advertising without further compensation, in perpetuity and in any and all media now known or hereafter discovered, unless prohibited by law.
- e. Decisions of Sponsor are final with respect to determination of Winner and all matters with respect to the conduct of the Sweepstakes.
- f. By participating in this Program, Entrants and Winner agree to be bound by the Official Rules.



13. **PRIVACY / USE OF PERSONAL INFORMATION:** By participating in the Sweepstakes, each eligible Entrant hereby consents to Sponsor's or authorized agents' collection, use, and disclosure of Entrants' and Cardholder's personal information for the purposes of administering the Sweepstakes and Prize fulfillment. Each Entrant acknowledges that he/she has read, understood and accepted the Sponsor's Privacy Policy, which provides more information about Sponsor's privacy practices and is located at www.hefcu.com. The Sponsor's Privacy Policy is in addition to those terms in these Official Rules concerning privacy, use of personal information, and publicity.

By accepting a Prize, the Winner agrees, on behalf of such Winner and the Cardholder(s), to Sponsor's use of his/her name(s), city/province(s) of residence, picture(s), voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Sweepstakes in any media or format, whether now known or hereafter developed, including but not limited to the Internet, at any time or times in perpetuity, without further compensation or notice, and hereby releases Released Parties from any liability with respect thereto. Winner may be required to sign a further release regarding the grant of these publicity rights unless prohibited or restricted by law.

14. **WINNERS LIST AND OFFICIAL RULES:** You may obtain copies of the Official Rules or a list of the Winners by sending a self-addressed, stamped envelope that reads: Winners' List – or – Official Rules, Healthcare Employees Federal Credit Union Sweepstakes, 29 Emmons Drive, Suite C-40, Princeton, NJ 08540; all requests must be received within six (6) months after the end of the Sweepstakes Period. Sponsor may also make the Official Rules available at www.hefcu.com.

VOID WHERE PROHIBITED OR RESTRICTED BY LAW OR WHERE BONDING, REGISTRATION, OR OTHER REQUIREMENTS WOULD BE REQUIRED BUT HAVE NOT BEEN MET.