



SmartCents Debt Paydown Sweepstakes

Official Rules

1. Register online at www.bayportcu.lifecents.com
2. No purchase is necessary to enter or win. Members that register for the SmartCents program, signup and complete the Welcome Badge section will receive one automatic entry. Members may then earn an additional automatic entry for each activity level completed from the Habits Discovery Badge up to level four (4) resulting in 5 possible entries.
3. To participate in the campaign and be eligible to win the prize you must be a legal U.S. resident and 18 years or older at the time of entry.
4. BayPort Credit Union employees and Board members, as well as their immediate family members, are not eligible.
5. The campaign lasts from April 1 at 9:00 am – June 12 at 12:00 pm.
6. You do not need to be a member of BayPort Credit Union to enter. Participants that register for the SmartCents program, signup and complete the Welcome Badge section and choose not to become a member may submit an entry by completing a 3"x5" index card titled BayPort SmartCents Debt Paydown Entry Form and include name, address, and contact phone number. Non-members will not receive additional entries for levels completed.
7. A total of twenty-six winners (26) will be chosen the week of June 17, 2019, from among all the eligible entries as of June 12, 2019.
8. One winner will be chosen the week of June 17, 2019, from among all the eligible entries as of June 12, 2019, at 12:00 pm to receive up to \$25,000 to pay off existing debt. An additional 25 winners will be selected to receive up to \$1,000 each to pay off existing debt.
9. Winners must provide a current statement of debt to be paid. Checks will be made directly to the accredited company or organization listed on the statement(s) provided for the amount of debt up to the prize awarded. No cash awards will be given.
10. The winner will be contacted by BayPort Credit Union no later than June 26, 2019.

Campaign Time and Organizer

The BayPort SmartCents Debt Paydown Sweepstakes (from now on "Campaign") is conducted in the United States from April 1 at 9:00 am – June 12 at 12:00 pm and it is organized by Newport News Shipbuilding Employees Credit Union d/b/a BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606 (in this document named as BayPort Credit Union or Sponsor).

Campaign conduct rules have been set by BayPort Credit Union and all decisions to conduct this campaign are final and mandatory to all participants in this Campaign.



Participating in the Campaign and Campaign Prize

BayPort Credit Union will run the Campaign from April 1 at 9:00 am – June 12 at 5:00 pm.

In order to participate in the campaign, you must register for the SmartCents program, signup and complete the Welcome Badge section to receive one automatic entry. Members earn an additional automatic entry for each activity level completed from the Habits Discovery Badge up to level four (4) resulting in 5 possible entries.

The Campaign ends at 12:00 pm on June 12, 2019.

One winner will be chosen the week of June 17, 2019, from among all the eligible entries as of June 12 at 5:00 pm. The winner will be contacted by BayPort Credit Union no later than June 26, 2019.

The winner has five (5) business days to accept the prize, or the prize may be forfeited, or another winner may be chosen.

BayPort Credit Union will award one winner up to \$25,000 and 25 winners up to \$1,000. All federal, state and local taxes associated with the receipt or use of the prize are solely the responsibility of the winner. The winner(s) will receive a 1099 IRS form from BayPort Credit Union for the cost of the promotion prize won. If the prize is valued at less than \$600.00, BayPort Credit Union will not provide a 1099 IRS form. Upon accepting the award, the winner will be asked to sign a photo release form, authorizing BayPort Credit Union to use their name and/or likeness in announcing the results, and for related advertising and promotional purposes, without additional compensation.

If the winner is unable to collect the prize, then he/she cannot demand to have it replaced with an alternative prize/item/service.

Odds of winning depend upon the number of total eligible entries received.

BayPort Credit Union has the right to end the Campaign if there should be an unforeseen obstacle or force that inhibits the possibility to continue with the Campaign. Once this has happened, a notice will also be placed on the BayPort Credit Union website. Any complaints about Campaign organization and conduct can be sent to BayPort Credit Union at marketing@bayportcu.org with a heading "BayPort SmartCents Debt Paydown."

Void where prohibited by law. All federal, state, and local laws, rules and regulations apply. All disputes concerning the Campaign will be resolved according to federal, state, and local law.

By entering, you agree that Sponsor may contact you with future promotional offers. By participating in the Campaign, the participants give BayPort Credit Union the right to store participant names and contact details and use them in the Campaign. The participants also permit BayPort Credit Union to inform them in the future of such Campaigns, events and other BayPort Credit Union sales and marketing related goals.

Sponsor and its agents are not responsible for lost, misdirected, incomplete, or incorrect prize entries. Entry forms that are incomplete or irregular, or contain material errors are void. Sponsor is not responsible for errors and Sponsor may rescind, cancel or revoke this campaign based on any factor outside of its reasonable control without liability at its sole discretion. Entry forms become the sole



property of Sponsor and will not be returned. Participants agree to these terms and that the prize will be awarded upon the condition that Sponsor, its parent companies, subsidiaries, officers, directors, partners, principals, partnerships, employees or agents shall have no liability whatsoever and shall be held harmless for any injuries, losses, or damages of any kind sustained, in whole or in part, directly or indirectly, in connection with or resulting from acceptance, possession or use/misuse of the prize, or participation in this campaign or participation in any campaign-related activities, and further acknowledge that said parties have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the prize.

Winners List

For a list identifying the prize winner, send a stamped, self-addressed envelope to BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606. Requests for winners list must be received by June 26, 2019. Allow four (4) weeks for delivery of winners list.

Sponsor

Newport News Shipbuilding Employees Credit Union d/b/a BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606.

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March 2019