



BayPort Rewards Checking – Mastercard® Debit Card Sweepstakes

Official Rules

1. Register online at www.bayportcu.org or in a branch when opening a Rewards Checking account using the promo code: Cruise19.
2. Membership eligibility required. Members that open a Rewards Checking account online or in a branch using the promo code: Cruise19, sign up for eStatements, and complete payment of at least ten (10) purchases a month with your BayPort Mastercard Debit Card during any of the three phases in the promotional period will be automatically entered to win.
3. At time of entry and drawing, entrant must be 1) a legal U.S. resident and 18 years or older, 2) a BayPort Credit Union member in good standing, and 3) a member with a Rewards Checking account.
4. BayPort Credit Union employees and Board members, as well as their immediate family members, are not eligible.
5. The promotion period begins June 1, 2019 at 12:00 am and ends December 31, 2019 at 11:59 pm. The promotion period consists of three (3) phases as set forth in the chart below.

<u>Phase</u>	<u>Starts at 12:00 am</u>	<u>Ends at 11:59 pm</u>	<u>Winner chosen</u>	<u>Winner contacted</u>
Phase 1	June 1, 2019	Aug. 31, 2019	Sept. 9, 2019	Sept. 20, 2019
Phase 2	Sept. 1, 2019	Oct. 31, 2019	Nov. 11, 2019	Nov. 22, 2019
Phase 3	Nov. 1, 2019	Dec. 31, 2019	Jan. 13, 2020	Jan. 24, 2020

6. One winner will be chosen for each phase from among all the eligible entries as of each phase end date at 11:59 pm.
7. One winner from each phase will receive one trip, which includes a 4-5 nights Diamond Royal Caribbean Cruise Certificate. Inclusions are cruise fare in an inside cabin, taxes and standard gratuities for two guests valued at \$2,000. No cash awards will be given.
8. Accommodations based on double occupancy for two people in one (1) interior cabin stateroom.
9. Block Out dates apply. Must book trip through Warwick Travel by April 1, 2020 and complete travel by December 18, 2020. No money is refunded if lower package is booked. Travel can only be booked by contacting Warwick Travel at 10858 Warwick Blvd., Ste. C, Newport News, VA 23601. Phone: 757 599-3011.



Campaign Time and Organizer

The BayPort Rewards Checking – Mastercard® Debit Card Sweepstakes (from now on “Campaign”) is conducted in the United States from June 1, 2019 at 12:00 am – December 31, 2019 at 11:59 pm and 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 June 1, 2019 at 12:00 am – December 31, 2019 at 11:59 pm.

In order to participate in the campaign, you must open a Rewards Checking online or in a branch using the promo code: Cruise19, sign up for eStatements, and complete payment of at least ten (10) purchases a month with your BayPort Mastercard Debit Card during any of the three phases in the promotional period. The Campaign ends at 11:59 pm on December 31, 2019.

One winner will be chosen for each phase from among all the eligible entries as of each phase end date at 11:59 pm. The winner will be contacted by BayPort Credit Union no later than the date below for each phase.

<u>Phase</u>	<u>Winner chosen</u>	<u>Winner contacted</u>
Phase 1	Sept. 9, 2019	Sept. 20, 2019
Phase 2	Nov. 11, 2019	Nov. 22, 2019
Phase 3	Jan, 13, 2020	Jan. 24, 2020

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 from each phase one trip, which includes a 4-5 nights Diamond Royal Caribbean Cruise Certificate. Inclusions are cruise fare in an inside cabin, taxes and standard gratuities for two guests. All federal, state, and local taxes associated with the receipt of the prize are solely the responsibility of the winner. The winner 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 Rewards Checking – Mastercard® Debit Card Sweepstakes."

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, 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 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 winners, 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 within 30 days of each phase end date. 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.