



Debt Paydown Sweepstakes – September 2022

Official Rules

1. Register online www.smarterwith.bayportcu.org/nodebt, make at least one (1) deposit to your BayPort Savings Account between September 1- September 30, 2022, and sign up for Credit Score within Online Banking, our free credit monitoring tool.
2. Members that register for the Debt Paydown Sweepstakes, make at least one (1) deposit of \$1.00 or more to their BayPort Savings Account, and are signed up for Credit Score will receive one automatic entry. Once this requirement is met, receive an additional entry for attending a BayPort Financial Education Workshop.
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 September 1, 2022 at 12:00 am – September 30, 2022 at 11:59 pm.
6. A total of five (5) winners will be chosen the week of October 10, 2022, from among all the eligible entries as of September 30, 2022 at 11:59 pm. Each member chosen will receive up to \$1,000 to pay towards existing BayPort debt.
7. Payments will be applied directly to existing BayPort debt in the amount up to \$1,000.00. No cash awards will be given.
8. The winner will be contacted by BayPort Credit Union no later than October 18, 2022.

Campaign Time and Organizer

The BayPort Debt Paydown Sweepstakes (from now on “Campaign”) is conducted in the United States from September 1, 2022 at 12:00 am – September 30, 2022 at 11:59 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 September 1, 2022 at 12:00 am – September 30, 2022 at 11:59 pm.

In order to participate in the campaign you must register online www.smarterwith.bayportcu.org/nodebt, make at least one (1) deposit to your BayPort Savings Account between September 1- September 30, 2022, and sign up for Credit Score within Online Banking, our free credit monitoring tool.



The September Campaign ends at 11:59 pm on September 30, 2022.

Five winners will be chosen the week of October 10, 2022, from among all the eligible entries as of September 30, 2022 at 11:59 pm. The winner will be contacted by BayPort Credit Union no later than October 18, 2022.

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 five winners up to \$1,000 to pay towards their existing BayPort debt. 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 happens, 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 Debt Paydown – September 2022."

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 BayPort CU 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 October 15, 2022. 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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September 2022