

**Justice Federal Credit Union**  
**\$5K Freedom Direct Sweepstakes**

**OFFICIAL RULES**  
**NO PURCHASE NECESSARY**

Justice Federal Credit Union's \$5K Freedom Direct Sweepstakes ("Sweepstakes") is governed by these official rules. By participating in the promotion, each entrant agrees to these official rules. Results of the promotion are final in all respects. The promotion is subject to all federal, state, and local laws and regulations. Void in the state of Rhode Island and where prohibited by law. Odds of winning depend on the number of eligible entries received. No purchase necessary.

**Sweepstakes Period:** The Sweepstakes begins 12:00 a.m. ET on November 1, 2023, and ends 11:59 p.m. ET on December 28, 2023 (the "Sweepstakes Period").

**ELIGIBILITY:** Sweepstakes is open to all active Justice Federal Credit Union ("Justice Federal" or "Sponsor") Members in good standing who are legal U.S. residents and at least eighteen (18) years old at the time of entry and who successfully fulfill the requirements of entry.

An active Justice Federal Member is defined as an individual that has an open share savings account with Justice Federal.

The following are not eligible to participate: a) officers, directors, Supervisory committee, and employees of Justice Federal (the "Sponsor"), its affiliates, advertising and promotion agencies, and any other party that is involved with the development, production or distribution of materials in conjunction with this Sweepstakes; and b) the immediate family members of these individuals, and those with whom they reside, whether related or not.

**HOW TO ENTER:** There are two ways to enter for a chance to win:

1. **Automatic Entry:** To receive one automatic entry, you must have an active Freedom Direct Savings account and a qualifying direct deposit of \$500 or greater to a Freedom Direct Checking account, as of the date of each drawing to be eligible for the weekly prize drawing ("Eligibility Deadlines").

Your direct deposit must equal \$500 or greater and must consist of electronic deposit of wages, pension, and/or social security benefits to qualify for Automatic Entry. Allotments, mobile/scan deposits, ATM deposits, branch teller deposits, transfer of funds between accounts, wire transfers, Peer to Peer Payments including but not limited to Zelle, PayPal, Square, Venmo, or QuickBooks do not qualify for Entry.

Freedom Direct Checking and Savings accounts must be in good standing with Justice Federal on the Eligibility Deadlines. All qualified automatic entries will be identified and verified by Justice Federal's Marketing Department, whose judgment of eligibility based on bank records is final. The automatic entry will be assigned to the account's primary individual.

2. **Alternate Entry Option:** Alternate entry is available for Justice Federal Members without opening a Freedom Direct Checking and Savings account. Send via U.S. Mail, a 3" x 5" postcard with your name, address (including city, state and zip code), daytime and evening telephone numbers, and e-mail address, to be received by Justice Federal no later than last day of each week to be eligible for the weekly prize drawing to the following address:

**Justice Federal Credit Union**  
**\$5K Freedom Direct Sweepstakes**  
**5175 Parkstone Drive, Ste 200**  
**Chantilly, VA 20151**

Only one mail-in entry allowed per household. All qualified alternate entries will be identified by Justice Federal Marketing, whose judgment of eligibility is final.

Only one entry per household permitted, whether by Automatic Entry or Alternate Entry Option.

**WINNER SELECTION:** Ten (10) winners of one prize each will be randomly selected in total from all eligible entries timely received by Justice Federal, including automatic entries and alternate entries. Two (2) winners will be randomly selected on or about 12/01/2023, from all eligible entries received as of 11/30/2023. Two (2) winners will be randomly selected on or about 12/08/2023, from all eligible entries received as of 12/07/2023. Two (2) winners will be randomly selected on or

about 12/15/2023, from all eligible entries received as of 12/14/2023. Two (2) winners will be randomly selected on or about 12/22/2023, from all eligible entries received as 12/21/2023. Two (2) winners will be randomly selected on or about 12/29/2023, from all eligible entries received as of 12/28/2023.

The potential winners will be contacted by telephone or e-mail to verify they wish to accept the prize and responsibilities associated with winning the prize.

If the potential winners cannot be reached via telephone or e-mail, the potential winners will be notified by a Prize Notification Letter via U.S. Mail; if the Prize Notification Letter is returned as undeliverable, the potential winners will be disqualified, and an alternative winner selected. Agreement by the potential winners to accept the prize and to complete a W-9 tax form must take place within 20 days of notification by Justice Federal. Upon accepting the prize verbally or in writing, winners will be asked to sign a photo release form, authorizing Justice Federal to use their name and/or likeness in announcing the contest results.

**PRIZES:** Ten (10) Prizes each consisting of a \$500 cash award. Total approximate retail value of all prizes is (\$5,000.00). In the event the winner of the prize is a contestant who does not meet Sweepstakes requirements, Justice Federal has the right to draw one or more additional entries until the Prize can be awarded to a qualified entrant. Prizes are not transferable, except at Sponsor's sole discretion. The value of the prize will be reported to the IRS, and state and local tax authorities if required by applicable law, and the recipient is responsible for any federal, state or local taxes on the Prize.

**ODDS OF WINNING DEPEND UPON NUMBER OF TOTAL ELIGIBLE ENTRIES RECEIVED.**

**GENERAL:** All prize claims are subject to final verification by the Sweepstakes Sponsor, whose decisions are final and binding in all matters relating to this promotion. All federal, state, and local laws, rules, and regulations apply. Sponsor and its agents are not responsible for lost, damaged, misdirected, incomplete, incorrect, or illegible prize entries. Entries that are forged, counterfeited, illegible, incomplete, mutilated, altered, defective, reproduced, irregular, or tampered with, or contain printing, production, typographical, mechanical, seeding or other errors, or are distributed where prohibited by law or obtained through irregular channels are void. Sponsor is not responsible for printing, distribution, or production errors and Sponsor may rescind, cancel or revoke this sweepstakes based on any such error or any other factor outside of its reasonable control without liability at its sole discretion. Entries become the sole property of Sponsor and will not be returned. Participants agree to the terms of these full Official Rules and that the prize is awarded upon the condition that Sponsor, its promotion agencies, or any of their respective 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 to persons or property, including death, 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 sweepstakes or participation in any sweepstakes 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 communication identifying the winners of all prizes, send a stamped, self-addressed envelope to Justice Federal Credit Union, 5175 Parkstone Drive, Ste. 200, Chantilly, VA 20151. Requests must be received by January 31, 2024. Allow 4 weeks for delivery of communication.

**SPONSOR:** Justice Federal Credit Union, 5175 Parkstone Drive, Ste 200, Chantilly, VA 20151.

**THIS PROMOTION IS VOID WHEREVER PROHIBITED BY LAW.**