

## Advisory Council Referral Giveaway Official Rules

### NO PURCHASE NECESSARY TO ENTER OR WIN.

**Eligibility.** The Advisory Council Referral Giveaway (“Giveaway”) is only open to (i) legal residents of the United States residing in the state of North Carolina, (ii) who are 18 years of age or older at the date of Giveaway entry, (iii) who are Local Government Federal Credit Union (“LGFCU” or the “Sponsor”) or Civic Federal Credit Union (“Civic” or “Sponsor”) members in good standing, and (iv) who are LGFCU Advisory Council members on or prior to January 3, 2024. Employees of the Sponsor, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers (collectively the “Employees”), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Giveaway. This Giveaway is subject to all applicable federal, state, and local laws and regulations. Void where prohibited. The Sponsor retains the sole discretion to determine any issue of eligibility and its decision will be final.

**Giveaway Period.** The Giveaway will begin on January 3, 2024 at 12:00:01 a.m. Eastern Time (“ET”) and end on March 15, 2024 at 11:59:59 p.m. ET (the “Giveaway Period”). Entries made before or after the Giveaway Period will be disqualified.

**How to Enter.** An Advisory Council member who meets all eligibility requirements (“Eligible Member”) will receive one (1) Giveaway entry for referring five (5) Eligible Advisory Council Members by completing the application found at <http://lgfcu.formstack.com/forms/acapply>. Each application form must be filled out in its entirety to receive an entry. An “Eligible Advisory Council Member” is an individual referred to LGFCU and Civic for potential membership on both LGFCU and Civic’s Advisory Council who (i) is 18 years of age or older and (ii) is a current LGFCU or Civic member in good standing, or becomes a LGFCU or Civic member by March 15, 2024.

The Sponsor assumes no responsibility for incorrect, invalid, terminated, or non-functioning email or internet or lost, incomplete, late, illegible, or undelivered referrals or entries. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the Sponsor’s sole discretion.

**Prize.** The prize is \$500 (the “Prize”). No substitution of Prize will be made, except by Sponsor discretion due to causes determined solely by Sponsor, and then for a prize of equal or greater value.

**Odds.** The odds of winning the Prize depend upon the number of eligible entries received during the Giveaway Period.

**Winner Selection and Notification.** Two (2) Prize winners will be selected by Sponsor in a random drawing from among all eligible entries received on March 22, 2024 at LGFCU and Civic’s Annual Meeting. **You must be present at the time of drawing to be eligible to win.** Sponsor’s inability to find Prize winner, Prize winner not being present at the time of drawing, or Prize winner’s failure to otherwise accept the Prize will result in the Prize winner’s disqualification and an alternate winner may be selected.

**Agreement to Rules.** By participating, you agree to be fully and unconditionally bound by these rules, and you represent and warrant that you meet the eligibility requirements. In addition, you agree to accept the decisions of the Sponsor as final and binding as it relates to the content of the Giveaway. Participation in the Giveaway is subject to and governed by the Official Rules set forth herein.

By entering the Giveaway, you understand and agree that Sponsor, anyone acting on behalf of Sponsor, and Sponsor’s licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Giveaway, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purpose, without any further compensation, notice, review, or consent.

**Terms and Conditions.** Sponsor reserves the right, in its sole discretion, to modify, cancel, suspend, or terminate the Giveaway in the event the administration, security, fairness, integrity, or proper conduct of the Giveaway is jeopardized or in the event the Giveaway is unable to run as planned for any other reason.

Any attempt by an entrant to deliberately damage any website or undermine the legitimate operations of the Giveaway may be a violation of criminal and civil laws. Should such attempt be made, Sponsor reserves the right to disqualify an entrant and to seek damages to the fullest extent permitted by law.

Sponsor's failure to enforce any provision in these Official Rules shall not constitute a waiver of that provision.

**Sponsor.** The Sponsors of the Giveaway are Local Government Federal Credit Union, 323 West Jones Street, Suite 600, Raleigh, NC 27603 and Civic Federal Credit Union, 3600 Wake Forest Road, Raleigh, NC 27609.