

Henrico Federal Credit Union/Bellwood Swipe to Win Official Sweepstakes Rules

NO PURCHASE NECESSARY TO ENTER OR WIN

Purchase does not increase chance of winning.

The prize:

Four (4) \$100 Gift Cards each week from November 23- December 28, 2018.

Grand prize of Two (2) \$100 gift cards will be drawn on 1/4/2019. No cash or other prize substitution permitted except at Sponsor's discretion. The prize is nontransferable. Any and all prize related expenses, including without limitation any and all federal, state, and/or local taxes shall be the sole responsibility of the winner. Previous winners are eligible to receive the grand prize.

How to enter:

You will be automatically entered if you use your HFCU credit or debit card each week between November 23 - December 28, 2018.

Alternate means of entry:

Mail a 4" x 6" card with the following information:

- Your full name
- Your complete address
- Valid email address (if you do not have an email address, print "no email address")
- Valid telephone number
- The words: Swipe 2 Win
- Mail entry to:

Attn: Swipe 2 Win / Charity Rupp

Henrico Federal Credit Union
9401 West Broad Street
Henrico, Virginia 23294

Only one entry card will be accepted per person, per week. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

Terms and Conditions:

By submitting an entry, you fully and unconditionally agree to and accept these Official Rules.

Sweepstakes entries are limited to the United States and District of Columbia and is void where prohibited. All federal, state and local laws and regulations apply. Subject to any governmental approval that may be required, Sponsor reserves the right to, without prior notice and at any time, terminate the contest, in whole or in part, or modify the sweepstakes in any way, should any factor interfere with its proper conduct as contemplated by these Official Rules. Sweepstakes will begin on November 23, 2018 and will end on December 28, 2018. Sponsor reserves the right in its sole discretion, to cancel the sweepstakes in its entirety.

Eligibility. Must be at least 18 years old to enter. Employees, officers, or directors of Sponsor, its affiliates, subsidiaries, and their children, parents, spouse, and members of their household are ineligible to participate. No purchase is necessary. Sweepstakes is open only to legal residents of the United States. A purchase does not enhance your chance of winning.

Effective date of entries. Automatic entries made will be effective after each debit or credit transaction. Entries submitted by mail will be effective on the date Sponsor receives and processes the entry. All entries become the exclusive property of Henrico Federal Credit Union and will not be acknowledged or returned. You are responsible for your costs of entering.

Selection of winners. Winners will be determined by random drawing from all eligible entries received. Drawings will be held on Friday of each week during the promotional period or as soon as is commercially reasonable. Winners must agree to the use of their names, voices, photos and/or likeness for the purpose of advertising, social media posting, trade, or promotion without further compensation, unless prohibited by law.

Notification of winners. Winner will be notified by email or phone, whichever is applicable. All winners will be notified no later than January 12, 2019. All decisions are final and binding. Should the email be returned or phone number is invalid two more attempts will be made via email and one by regular mail if applicable. Winners must contact the Sponsor within 5 calendar days from the date the notification is sent by Sponsor to claim their prize. Failure to contact Sponsor within that 5 day period will result in immediate disqualification of the selected entrant and a new winner will be selected. No exceptions will be made to this rule. Sponsor is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify winners.

Other conditions. Sponsor, its agents and representatives, its affiliates, subsidiaries, advertising, promotion and fulfillment agencies and legal advisors are not responsible for and will not be liable for (I) late, lost, damaged, misdirected, incomplete, unintelligible or postage due entries; (II) telephone, electronic, hardware or software program, network, Internet or computer malfunctions, failures or difficulties of any kind; (III) failed, incomplete, garbled or delayed computer transmissions; (IV) any condition caused by events beyond the control of Sponsor that may cause Sweepstakes to be disrupted or corrupted; (V) any injuries losses or damages of any kind arising in connection with or as a result of the Sweepstakes, or from participation in the Sweepstakes; or (VI) any printing or typographical error in any material associated with the Sweepstakes.

Indemnification. You agree to release and hold Sponsor, its employees, officers, directors, shareholders, agents, representatives, affiliates, subsidiaries, advertising, promotion and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Sweepstakes, including without limitation, personal injury, death and property damage, and claims based on publicity rights, defamation or invasion of privacy. You understand that you are providing your information to Henrico Federal Credit Union.

Choice of law. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of you and Sponsor in connection with the Sweepstakes, will be governed by, and construed in accordance with, the substantive laws of the state of Virginia.