



Good Grade Drawing Official Rules

PLEASE REVIEW THESE OFFICIAL RULES BEFORE ENTERING THE DRAWING. ENTRANTS WHO ARE MINORS: YOU MUST PROVIDE THE VERIFIABLE CONSENT OF YOUR PARENT OR LEGAL GUARDIAN BEFORE ENTERING THE DRAWING. ENTRY TO THE DRAWING IS FREE AND NO PAYMENT OR PURCHASE IS NECESSARY TO ENTER OR WIN.

**PURCHASE/APPLICATION DOES NOT IMPROVE ODDS OF WINNING
EACH ENTRY HAS AN EQUAL CHANCE OF WINNING**

Beach Municipal Federal Credit Union's ("Beach Municipal FCU") Good Grade Drawing ("Drawing") is governed by these official rules ("Official Rules"). By participating in the Drawing, each entrant and his or her parent or legal guardian if entrant is a minor agrees to these Official Rules. Results of the Drawing are final in all respects. The Drawing is subject to all federal, state, and local laws and regulations and the eligibility requirements below, and is void in Alaska, Florida, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise prohibited by law.

Drawing Periods: The drawing periods are as follows, starting at 12:00 AM and ending at 11:59 PM EST (the "Drawing Periods"):

- October 31, 2025, to November 28, 2025
- January 23, 2026, to February 27, 2026
- April 2, 2026, to April 30, 2026
- June 12, 2026, to June 30, 2026

Eligibility: The Drawing is open to all Beach Municipal FCU members in good standing who meet the following criteria: K-5th grade members must receive a P or higher for Citizenship and Work Habits, while grades 6-12 members must be on the Honor Roll or Principal's List. All minors must provide verifiable consent of their parents or legal guardians as set forth below. Directors, officers, volunteers, and employees of Beach Municipal FCU and its respective affiliates, subsidiaries, advertising and promotion agencies, and suppliers, and their immediate family members and/or those living in the same household of each, are not eligible to participate. Drawing void where prohibited by law. Parents or legal guardians may at any time request a description of the specific types of personal information collected by Beach Municipal FCU, and have the opportunity to refuse to permit Beach Municipal FCU to collect personal information from minor entrants and may request the deletion of the personal information collected in connection with their child.

To Enter: All submissions must include (1) an Official Good Grade Drawing Entry Form, which requires a signature of consent from a parent or legal guardian, if the entrant is a minor, providing for the minor's participation in the Drawing and agreement to these Official Rules, and (2) a copy of the most recent report card prior to the entry date.



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Entries may be submitted online through the Official Good Grade Drawing Entry Form on the Beach Municipal FCU website, in person at a Beach Municipal FCU branch, or by mail. Mail-in entries must include the a printed Official Good Grade Drawing Entry Form, including parental or legal guardian consent. Please send mail-in entries to the Marketing Department, Beach Municipal FCU, 4164 Virginia Beach Blvd., Virginia Beach, VA 23452. Mail-in entries must be received by Beach Municipal FCU by end dates as stated above. Proof of mailing does not constitute proof of delivery.

Each eligible entry has an equal chance of winning.

Beach Municipal FCU, and any of its affiliates, directors, volunteers, employees, and agents will not be responsible for: (a) any late, lost, stolen, illegible, misrouted or damaged entries; (b) any Drawing disruptions, injuries, losses or damages caused by events beyond the control of Beach Municipal FCU; or (c) any printing or typographical errors in any materials associated with the Drawing. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of Beach Municipal FCU. Beach Municipal FCU will not verify receipt of entries. Any entry not complying with these requirements will be disqualified in Beach Municipal FCU's sole discretion without notification. There is a limit of one (1) entry per person regardless of the method of entry, per Drawing Period as listed above. Any additional entries are void and will not be counted. No purchase necessary. Purchase of any Beach Municipal FCU product or service does not enhance the chance of winning. All Beach Municipal FCU decisions regarding eligibility and qualifying entries are final.

In the submitted document you may not infringe upon any copyrighted material, or display profane, explicit, discriminatory, illegal, offensive, or harassing content of any kind. Further, your document should not include third parties who have not expressly authorized you to display their image or likeness. By participating in the Drawing, you represent and warrant that you have all necessary rights to do so, authority to enter the Drawing and submit an entry, the entry is an original work by you, and no other party has any rights, title or interest in or to the entry.

As stated below, the collection and use of personal information related to this Drawing will be limited to what is necessary to administer the Drawing in accordance with Beach Municipal's policy posted at <https://www.beachmunicipal.org/disclosures/childrens-online-privacy-protection-act-of-1998>.

NO PURCHASE NECESSARY TO ENTER OR WIN.

Liability: By entering the Drawing, all entrants, their parents or legal guardians, if entrants are minors, and the winners release Beach Municipal FCU, any of its affiliates, directors, volunteers, employees and agents, along with any websites used for the promotion of the Drawing, including but not limited to Facebook, X Corp., Instagram, or LinkedIn, from any liability whatsoever and waive any and all causes of action related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Drawing or delivery, mis-delivery, acceptance, possession, use of or inability to use any prize (including, without



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limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity, privacy or defamation, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or any other theory. Beach Municipal FCU is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Drawing. Beach Municipal FCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Drawing and redemption of the prize. Further, in any dispute, under no circumstances will an entrant be permitted to obtain awards for, and entrants and if applicable their parent or legal guardian, hereby waive all rights to, claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than the actual out-of-pocket expenses (i.e., costs associated with entering this Drawing), and entrants further waive all rights to have damages multiplied or increased.

Prize: Beach Municipal FCU will choose and award three (3) prize winners during each of the four Drawing Periods set forth above, drawn at random from all qualified entries received for each Drawing Period ("Official Winners"), with each Official Winner to win twenty-five dollars (\$25.00), for a total prize value of all three (3) prizes of \$75 for each Drawing Period (collectively, the "Prize"). Odds of winning are dependent upon the number of qualified entries received. A winner can only win one (1) time per Drawing Period.

Awarding of Prize(s): The Official Winners will be drawn at random and will be notified by telephone or email no later than 10 days from close of each Drawing Period. Each recipient, and if a minor his or her parent or legal guardian, agrees to execute a winner release form before any prize is awarded, at which time winnings will be deposited directly into their Beach Municipal Savings account. Winners may be announced on Beach Municipal FCU's website, its social media pages and in other Beach Municipal FCU media upon execution of the winner release form, to the extent permitted by applicable law. No substitution of the Prize may be made, and the Prize is non-refundable, not subject to exchange and not transferable. The Official Winners will be responsible for payment of all federal, state, and local taxes associated with the Prize as well as any and all services, applications or other incurred expenses.

If an Official Winner is unable to claim his/her Prize within thirty (30) days of notification, that Official Winner will forfeit any and all rights to the Prize, and Beach Municipal FCU will select another Official Winner through random drawing from the remaining eligible entrants. The Prize is awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND, express or implied, (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

Dispute: The Drawing and these Official Rules will be governed, construed and interpreted under the laws of the Commonwealth of Virginia, without regard to choice of law rules, and the courts of the Commonwealth of Virginia shall be the sole forum for any disputes arising in any way out of or related to these Official Rules, the Drawing, or any Prize, to the exclusion of all other forums. Entrants agree to be bound by these Official Rules and by the decisions of Beach Municipal FCU, which are final and binding in all respects. Beach Municipal FCU, any of



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its affiliates, directors, volunteers, employees, attorneys, and agents reserves the right to change these Official Rules at any time, in its sole discretion, and to suspend or cancel the Drawing or any entrant's participation in the Drawing should causes beyond its control affect the administration, security or proper play of the Drawing or if Beach Municipal FCU and any of its affiliates, directors, volunteers, employees and agents or otherwise become (as determined in its sole discretion) incapable of running the Drawing as planned.

Entrants who violate these Official Rules, tamper with the operation of the Drawing or engage in any conduct that is detrimental or unfair to Beach Municipal FCU, any of its affiliates, directors, volunteers, employees and agents or any other entrant (in each case as determined in Beach Municipal FCU's and any of its affiliates, directors, volunteers, employees and agents' sole discretion) are subject to disqualification from entry into the Drawing. Beach Municipal FCU and any of its affiliates, directors, volunteers, employees and agents reserve the right to exclude persons whose eligibility is in question or who have been disqualified or are otherwise ineligible to enter the Drawing.

Severability: If any provision(s) of these Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

List of Winners: For a list of the Official Winners, send a self-addressed stamped envelope no later than four (4) weeks after the end of the Drawing to: Beach Municipal FCU, 4164 Virginia Beach Blvd., Virginia Beach, VA 23452, Attn: Marketing.

Use of Information: By entering the Drawing, each entrant, and his or her parent or legal guardian if a minor, agrees that such entry and any other personal information collected or used in connection with the Drawing may be used by Beach Municipal FCU in accordance with its policy posted on: <https://www.beachmunicipal.org/disclosures/childrens-online-privacy-protection-act-of-1998>.

Sponsor: Beach Municipal Federal Credit Union. The Drawing is in no way sponsored, endorsed or administered, or otherwise associated with any school or any of its affiliates, directors, volunteers, employees and agents, or any websites used for the promotion of the Drawing, including without limitation Facebook, Instagram, LinkedIn, or X Corp.