

The following describes the terms that apply to participation in the Swipe to Win 1K Giveaway sweepstakes (the "Sweepstakes") offered by Del-One Federal Credit Union ("Del-One").

1. Eligible Participants: No purchase or obligation necessary to participate and win. All new and existing members located in the United States are eligible to enter. Prize is limited to one per Del-One membership. In the case of a joint membership, only the primary owner is eligible to win.

All entrants must be 18 years of age or older at the time of Sweepstakes participation. Employees and volunteers of Del-One Federal Credit Union, their immediate families (spouses, parents, children, and siblings, and each of their respective spouses), and members of the household of such individuals are not eligible to participate in the Sweepstakes. Business, Trust, Estate, and other specialty title accounts are excluded from this offer.

2. How to Enter the Sweepstakes: There are two ways to enter the Sweepstakes:

- a. Members who used their debit card more than twenty (20) times during the month of January 2025 will automatically receive (1) entry into the Sweepstakes.
- b. An individual can enter the Sweepstakes (1) time by mailing an entry with full name, mailing address, email address, and phone number to Del-One FCU, 270 Beiser Blvd, Dover DE 19904 Attn: Swipe to Win 1K Giveaway received by January 31, 2025, at 11:59pm EST.

Del-One will not be responsible for incomplete, lost, late, misdirected, or illegible entries or for failure to receive entries. All entries become property of Del-One, and none will be returned. Any questions regarding the number of entries submitted shall be determined by Del-One in its sole discretion, and Del-One reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the Sweepstakes.

3. Determining the Winner: A Del-One employee will select at random (1) winner in February. Winner will be contacted directly by a representative of Del-One after the drawing.

4. Chance of Winning: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning that is equal to that of all other entries.

5. Prizes: Winner will receive \$1,000.00 to be paid via direct deposit to a Del-One Share account or by official check written to the primary member's name or the name listed on the entry form. Entrants can only win one (1) Prize during the Contest Period. The Prize is non-transferable. Federal, state and local taxes are the sole responsibility of the Winner. A Credit Union employee will call the Winner on February 5, 2025, and the Winner will be called up to three (3) times during regular business hours at the number listed on the account or provided on the entry form and will leave NO messages. Del-One will also send up to one (1) email to the Winner asking them to return a call to Del-One. Failure to reach the Winner during these calls or email may result in disqualification of the Winner, forfeiture of their interest in the prize, and selection of a substitute Winner drawn from the drum. The Winner will be required to contact Del-One at 302-739-4496 ext. 1492 or by emailing MarketingStaff@del-one.org during regular business hours within seven (7) days of being notified to claim the prize by providing proof of eligibility for the prize won. Failure of the Winner to timely contact the above Del-One personnel and sign and return any required affidavit and release or comply with any term or condition of these Official Rules, will result in drawing Winner's disqualification and the forfeiture of their interest in the prize. Winner may waive their right to receive the prize. The Prize is non-assignable and non-transferable. No substitutions allowed by Winner.

6. Participation: By participating, entrants agree to be bound by these Official Rules and the decisions of the Sweepstakes. Except where prohibited, acceptance of any prize constitutes Winner's consent to the publication of entrant's name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, and the Winner will not be entitled to further compensation. Prizes not won and claimed by the eligible winner in accordance with these Official Rules will not be awarded and will remain the property of Del-One. By entering this Sweepstakes and submitting your information, you are authorizing Del-One to contact you. Entrants hereby release Del-One and agree to hold Del-One harmless from liability in conjunction with participation in the promotion and use of the prize. Any entrant who tampers with or seeks to defraud Del-One will be disqualified and subject to legal sanction. Once the Sweepstakes has ended, if you would like the name of the Sweepstakes winner, please mail a self-addressed, stamped envelope to: Del-One FCU 270 Beiser Blvd., Attn: Marketing, Dover, DE 19904. Requests must be received no later than January 31, 2025.

7. Limitation of Liability: In no event will Del-One be liable to entrants for any indirect, incidental, exemplary, punitive, special, or consequential damages for lost, late, illegible, corrupted, inaccessible, damaged, delayed or postage due entries.