# Official Rules
# Spooktacular Giveaway Sponsored by Call Federal Credit Union (CFCU)– October 30, 2026, through October 31, 2026.

### NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN

**ELIGIBILITY:** Must be a member to enter. Call Federal's Spooktacular Giveaway is open to legal residents of the United States who are eighteen (18) years of age or older at the time of entry. Employees and Official Family of Call Federal Credit Union, as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee or Official Family of Call Federal Credit Union are not eligible to participate in the giveaway.

**SPONSOR:** System Upgrade Giveaway is sponsored by CFCU. Main office located at 4235 Innslake Drive, Glen Allen, VA 23060.

**ENTRY PERIOD:** Entries will be accepted starting at 9:00 am EST on Friday, October 30th, 2026 until 12:00 pm EST Saturday, October 31st, 2026, via completed online form.

**HOW TO ENTER:** To enter, the entrant must complete the online form available at callfederal.org/spooktacular-drawing. One entry per member. Duplicate entries will be removed. No entries will be accepted outside of the specified entry period for each entry method.

**DRAWING - WINNER SELECTION AND NOTIFICATION:** The following business day ending the drawing period, November 2nd, 2026, the sponsor will select one (1) potential winner and attempt to notify them through their preferred contact method as indicated in the completed form. If the sponsor is unable to directly contact the winners within 3 business days of the drawing, the sponsor may draw another potential winner until the prize has been awarded or the sponsor discontinues the giveaway in its sole discretion. The odds of being selected depend upon the number of eligible entries received.

**PRIZE:** A $100 deposit into their Call Federal Credit Union Membership Savings account. Deposit will be completed within 15 business days following notification of winner.

**PRIZE REQUIREMENTS:** Participation in any CFCU promotional giveaway constitutes the entrant's adherence to the official rules and consent to allow sponsor the use of his/her name, picture, and/or likeness for promotional purposes in any media without

further payment or consideration. Information obtained from entry forms may be utilized by CFCU for future advertisements or promotional offers.

**ENTRANTS' AND WINNERS' AGREEMENT TO THESE OFFICIAL RULES AND DECISIONS OF SPONSOR:** Participation in a promotional drawing/giveaway and/or receipt of any prize constitutes entrants' and winners' full and unconditional agreement to these official rules and sponsor and/or its Agents' decisions, which are final and binding in all matters relating to that Promotion.

**GENERAL CONDITIONS, RELEASE OF CLAIMS, LIMITATIONS OF LIABILITY:** Sponsor and/or its agents, in their sole discretion, reserve the right to void any entry and to disqualify any entrant who tampers with, subverts, circumvents, or attempts to tamper with, the lawful operation of any drawing, promotion, entry process, or is otherwise not in keeping with sponsor's image, or violates these official rules. Winning a prize is contingent upon entrants' fulfilling all applicable requirements as set forth in these official rules. All prizes are the property of the sponsor until awarded. The sponsor may, in its sole discretion, suspend or terminate the promotion at any time for any reason.

**DISPUTES:** Except where prohibited, the entrant agrees that any disputes, claims, or causes of action arising out of, or connected with the promotion or with any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the Commonwealth of Virginia. All issues and questions concerning these official rules, the entrant's rights and obligations, or the rights and obligations of CFCU in connection with the promotion, shall be governed by, and construed in accordance with, the laws of the Commonwealth of Virginia.

**PERSONAL INFORMATION:** Except as otherwise stated in these Official Rules, personal information received from entrants is subject to the sponsor's privacy policy accessible via the web at: callfederal.org/privacy.

**WINNERS LIST:** For a list of winners within thirty (30) days of the conclusion of the drawing, please send your request by mail to: Call Federal, ATTN: Winners List, 4235 Innslake Drive, Glen Allen, VA 23060. Please include the name of the drawing and the date it took place.