



OFFICIAL RULES
Credit Monitoring Giveaway
Jan. 1, 2025–March 31, 2025

The *Credit Monitoring Giveaway* begins at 12:00:00 AM Eastern Time (ET) on 01/01/2025 and ends at 11:59:59 PM ET on 03/31/2025 (the "Promotion Period"). All members who are enrolled in Apple FCU's credit monitoring service in Apple FCU Online and Mobile during the Promotion Period will be automatically entered into a monthly drawing for a chance to win one (1) of three (3) Beats Studio Pro Bluetooth Wireless Headphones (\$349.99 value). One (1) winner will be chosen for each month of the Promotion Period (Jan., Feb. and March).

No purchase necessary. Members may enter the Giveaway by writing "Credit Monitoring Giveaway" along with their name, address, email address and phone number on a 3" x 5" card and mailing to: Apple FCU, ATTN: Marketing Department, P.O. Box 1200, Fairfax, VA 22038. Entries must be complete and postmarked by 03/31/2025. Only one (1) mail-in entry is permitted per member during the Giveaway, and it will be considered an entry during the month it is received only.

ELIGIBILITY

Entrants must be a member of Apple Federal Credit Union, be at least 18 years old and be a legal resident of the fifty (50) United States or the District of Columbia. The member's account(s) must be in good standing to qualify (i.e., no negative balances, no delinquencies). Monthly prize winners are void from eligibility for the remainder of the Promotion Period. Apple FCU employees, board members and their family members are not eligible to participate in the Drawing. All Giveaway entries and eligibility are subject to verification prior to awarding of any prize.

SELECTION AND PRIZES

Members who are enrolled in Apple FCU's credit monitoring service in Apple FCU Online and Mobile App during the Promotion Period will be automatically entered into a monthly drawing for a chance to win one (1) of three (3) Beats Studio Pro Bluetooth Wireless Headphones. The winners will be selected each month during the course of the promotion as follows: one (1) winner selected from the pool of eligible members who were enrolled in January (conducted on or about February 15), one (1) winner selected from the pool of eligible members who were enrolled in February (conducted on or about March 15) and one (1) winner selected from the pool of eligible members who were enrolled in March (conducted on or about April 15). A total of three (3) winners will receive Beats Studio Pro Bluetooth Wireless Headphones. Limit one prize per person during the Promotion Period. Odds of winning depend on the total number of eligible entries each month. Winners will be notified by email within thirty (30) days of Promotion Period. Drawing will be conducted by Apple Federal Credit Union, whose decisions are final and binding on matters relating to this promotion. Prizes not claimed within 60 days of notification of winning will be forfeited. Secondary winners will be drawn in the case of forfeited prizes.

GENERAL

Except where prohibited by applicable law, regulation, rule or order, the entry and acceptance of any prize constitutes permission for Apple FCU to use the winner's name and photo for any and all promotional or advertising purposes in

all forms of media without additional compensation or consent. Please refer to [Apple FCU's Privacy Policy](#) for important information regarding the collection, use and disclosure of personal information. By entering, participants agree to be bound by these Official Rules and the decisions of the Apple Federal Credit Union, which are final and binding in all respects. All prizes are non-negotiable. VOID WHERE PROHIBITED. A list of winners will be available 05/01/2025. To obtain this list, submit a request in writing to Apple Federal Credit Union, Attn: Marketing/Review Winners, P.O. Box 1200, Fairfax, VA 22308. All requests must be received by 05/15/2025. The winner will be responsible for any applicable federal, state or local tax liability.