



Shop and Win Debit Card Sweepstakes Official Rules

October 1, 2025 – December 31, 2025

HOW TO ENTER

Apple Federal Credit Union Visa® Debit Card cardholders are automatically entered into the Shop and Win Debit Card Sweepstakes (“Sweepstakes”) for each purchase (ATM excluded) between 12:00 a.m. and 11:59 p.m. EST each day from 10/01/2025–12/31/2025 (the “Promotion Period”).

No purchase necessary. Members may enter the Sweepstakes by writing “Shop and Win Debit Card Sweepstakes” 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 completed and postmarked by 12/31/2025. Only one (1) mail-in entry is permitted per member during the sweepstakes, 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 have an Apple FCU Visa Debit Card. The member’s account(s) must be in good standing to qualify (i.e., no negative balances, no delinquencies). Cards or Card numbers that are stolen, fraudulent, tampered with or otherwise altered are not eligible for automatic entry. Daily prize winners are void from eligibility for the remainder of the Promotion Period. Apple FCU employees and Board members, and their family members are not eligible to participate in the Sweepstakes.

SELECTION AND PRIZES

Starting on Wednesday, Oct. 1, 2025, through Wednesday, Dec. 31, 2025, one (1) prize winner will be randomly selected in a daily drawing from the pool of eligible entries received during the previous day(s). A total of 92 winners will receive a \$50 deposit to their Apple FCU Checking account within five (5) business days; winners will be notified by email. The total value of the prizes is \$4,600. Limit one prize per person during the Promotion Period. The drawing will be conducted by Apple Federal Credit Union, whose decisions are final and binding on matters relating to this promotion. Odds of winning depend upon the total number of eligible entries received per day.

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/or photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. 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.

TAXES

Prize winnings will be reported as dividend income; the winner will be responsible for any applicable federal, state or local tax liability.