

Official Rules – NGFCU Vehicle Loan May 2025 Sweepstakes (“Sweepstakes”)

NO PURCHASE NECESSARY. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING.. VOID WHERE PROHIBITED BY LAW.

1. How to Enter: The “Northrop Grumman Federal Credit Union (NGFCU) Vehicle Loan May 2025 Sweepstakes” (Sweepstakes) begins at 8:00:01 am (ET) May 1, 2025 and ends at 11:59:59 pm (PT) on May 30, 2025 (“Promotional Period”). This Sweepstakes consists of three selected winners. A funded vehicle loan with NGFCU will be eligible. Vehicle loans include New or Used Auto, RV, Motorcycle, Boat, or Off-Highway. One entry per funded loan during the promotional period. No mechanical reproductions permitted.

2. Eligibility: Sweepstakes is open to all Northrop Grumman and Metro employees or contractors who are age 18 or older at time of entry. NGFCU employees and volunteers, their immediate families and persons living in their households, whether related or not, are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. In the event of conflicting law, the law of California will prevail.

3. Odds: The estimated odds of winning a prize for a particular drawing depend on the total number of eligible entries received.

4. Prizes: Grand prize is one inflatable paddleboard (~\$250 value). 2nd prize is one emergency kit (~\$80 value). 3rd prize is one National Parks pass (~\$80 value). Prizes will be awarded after the Promotional Period.

5. Drawings and Notification: There will be one drawing of three winners on the drawing date. A funded vehicle loan during the month of May will be eligible for the above prizes. The drawing for the winners will be held on or after June 11, 2025.

6. Notification: Winners will be notified by phone at the phone number provided on the member’s account profile, by e-mail at the e-mail address provided. Should a winner decline the prize, an alternate winner may be selected from the remaining eligible entries, at Sponsor's sole discretion. Winner's acceptance of a prize constitutes permission for the Sponsor to use winner’s name, address (city and state only) information and likeness, for advertising/publicity purposes and in all forms of media (including posting on web site), in perpetuity, without further notice to or compensation in connection with said Sweepstakes or the prize awarded.

7. Disclosures: By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless NGFCU, its officers, directors, and employees (collectively, “Releasees”) from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or nonuse of the prize that may be awarded. The decision of the judges is final. Winners responsible for

all taxes. NGFCU reserves the right to cancel the sweepstakes at any time. Prize Brands are not a sponsor of this giveaway.

8. Rules/Winners List: Official rules will be available on the NGFCU website. The first name and first initial of the last name of the winners will be available after June 18, 2025, by writing and requesting the name of the winners with a self-addressed, stamped envelope by June 24, 2025, to Northrop Grumman Federal Credit Union, Attn: Compliance Department Vehicle Loan Sweepstakes Winner, Box 47009, Gardena, CA 90247.

9. Sponsor: Northrop Grumman Federal Credit Union, 879 West 190th Street, Suite 800, Gardena, CA 90248

NO PURCHASE NECESSARY. To enter the drawing, send a post card to: Northrop Grumman Federal Credit Union, Attn: Marketing Vehicle Loan Sweepstakes, PO Box 47009, Gardena, CA 90247. Entries must include your name, email, phone number, and address. Any entries not meeting these criteria will be immediately disqualified. Entries received become the property of Northrop Grumman Federal Credit Union and will not be returned. One entry per member. Entries must be postmarked no later than May 30, 2025. Open to members 18 years of age or older as of May 30, 2025. Prizes are one inflatable paddleboard, emergency kit, and national parks pass. The odds of winning a prize depend on the total number of eligible entries received. Sweepstakes starts May 1, 2025 and ends May 30, 2025. Sweepstakes subject to eligibility and prize restrictions. Official Rules are available on NGFCU's website.