OFFICIAL CONTEST AND SWEEPSTAKES RULES

BFCU + MONEYEDU FRAUD FIGHTER CHALLENGE SWEEPSTAKES

1. HOW TO ENTER. NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. BFCU + MoneyEDU Fraud Fighter Challenge Sweepstakes begins September 1, 2026 and ends September 30, 2026 (the "Promotion Period"). There are two ways to enter:

1. You will be entered into the drawing if you complete BFCU+MoneyEDU Fraud Fighter Challenge requirements: 1)Register for a new MoneyEdu account 2) Complete the Elder Fraud Abuse Course by visiting https://www.moneyedu.org/registration/index.cfm?accesscode=BAYLANDS&cid=6502

2. Alternatively, members can hand print their complete name, address, age, daytime/evening phone numbers, email address, and send to BFCU+MoneyEDU Fraud Fighter Challenge Sweepstakes Entry, Marketing Baylands Family CU, PO Box 392, West Point, VA 23181. Entries must be handwritten and legible. Illegible entries will be void. Must be postmarked by September 25, 2026 and received by September 30, 2026. One Entry Per Person.

2. ELIGIBILITY. The drawing is open to individuals 18 years of age or older who qualify under these rules.

3. PRIZES. Contest winners will receive one of 10 gift cards valued at $80. The prize is provided by Baylands Family Credit Union. Winners will not receive cash – no substitutions by winners are permitted. Odds of winning are dependent on the number of eligible entries received. No substitution or transfer of prizes is permitted. The winners are responsible for all applicable federal, state, and local taxes.

4. SELECTION OF WINNERS. Winners will be selected in a random drawing from all eligible entries during the promotion period. The decision of the winner by the Credit Union is final. If the winner cannot be located or does not respond by the deadline, an alternative winner will be selected.

5. CONDITIONS. The drawing is void where prohibited or restricted by law and is subject to all federal, state and local laws and regulations. Winner agrees to the use of their name and likeness in publicity without notice or any additional compensation, except where prohibited by law. By entering this promotion, each entrant releases Baylands Family Credit Union and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the promotion. Baylands Family Credit Union reserves the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part, should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond Baylands Family Credit Union's control corrupt the administration, security, fairness, integrity or proper play of the promotion.

6. SPONSOR. Baylands Family Credit Union, PO Box 392, West Point, VA 23181. To request a list of winners, mail a stamped, self-addressed envelope after the Promotion Period to: Baylands Family Credit Union c/o Marketing Department, PO Box 392, West Point, VA 23181.