

## **“Throwback Thursday Contest” - OFFICIAL RULES**

NO PURCHASE NECESSARY TO ENTER OR WIN. MAKING A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

PROMOTION DESCRIPTION: The “Throwback Thursday Contest” begins on March 20th, 2025 at noon and ends on April 30th, 2025 at midnight.

The sponsor of this Contest is Beacon Credit Union. By participating in the “Throwback Thursday Contest”, each Entrant unconditionally accepts and agrees to comply with and abide by these Official Rules and the decisions of Beacon Credit Union, which shall be final and binding in all respects. Beacon Credit Union is responsible for the collection, submission or processing of Entries and the overall administration of the “Throwback Thursday Contest”. Entrants should look solely to Beacon Credit Union with any questions, comments or problems related to the “Throwback Thursday Contest”. Beacon Credit Union may be reached by mail at P.O. Box 4319, Lynchburg, Virginia, 24502 during the Promotion Period.

ELIGIBILITY: Open to legal residents of the Beacon Credit Union Service Area who are at least 18 years of age. Beacon Credit Union employees, and their respective parents, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies and each of their respective officers, directors and employees, are ineligible to enter the “Throwback Thursday Contest” or win a prize. Household Members and Immediate Family Members of such individuals are also not eligible to enter or win. “Household Members” shall mean those people who share the same residence at least three months a year. “Immediate Family Members” shall mean parents, step-parents, legal guardians, children, step-children, siblings, step-siblings, or spouses. Winners must be in good standing with Beacon Credit Union if they have been or are currently a member. Winners that have caused Beacon Credit Union a loss are not eligible to win. The “Throwback Thursday Contest” is subject to all applicable federal, state and local laws and regulations and is void where prohibited or restricted by law.

PRIZES: Grand Prize: \$150 VISA gift card.

Only one prize per person and per household will be awarded. Prizes cannot be transferred, redeemed for cash or substituted by winner. Beacon Credit Union reserves the right in its sole and absolute discretion to award a substitute prize of equal or greater value if a prize described in these Official Rules is unavailable or cannot be awarded, in whole or in part, for any reason. The ARV of the prize represents Beacon Credit Union’s good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded in cash. Beacon Credit Union makes no representation or warranty concerning the appearance, safety or performance of any prize awarded. Restrictions, conditions, and limitations may apply. Sponsor will not replace any lost or stolen prize items.

The “Throwback Thursday Contest” is open to legal residents of the Beacon Credit Union authorized service area and Prize will only be awarded and/or delivered to addresses within said locations. All federal, state and/or local taxes, fees, and surcharges are the sole responsibility of the prize winner.

A 1099-MISC will be issued in the amount of the winnings to the winner of the drawing. Failure to comply with the Official Rules will result in forfeiture of the prize.

**HOW TO ENTER:** Enter the “Throwback Thursday Contest” during the Promotion Period online through a link provided on Beacon Credit Union's Facebook and Instagram page. [www.facebook.com/mybeaconcu](https://www.facebook.com/mybeaconcu) and <https://www.instagram.com/MYBEACONCU/>. The entry link will be provided every Thursday during the promotional period with a new chance to win by responding to a question on Beacon's Facebook and or Instagram page. An individual may enter only once for each question that is posted. An additional three entries to the contest can be claimed each week by selecting to opt in to Beacon text messages through the entry form. A new question will be posted every Thursday during the promotional period.

Automated or robotic Entries submitted by individuals or organizations will be disqualified. Internet entry must be made by the Entrant. Any attempt by Entrant to obtain more than the stated number of Entries by using multiple/different email addresses, identities, registrations, logins or any other methods, including, but not limited to, commercial contest/sweepstakes subscription notification and/or entering services, will void Entrant's Entries and that Entrant may be disqualified. Final eligibility for the award of any prize is subject to eligibility verification as set forth below. All Entries must be posted by the end of the Promotion Period in order to participate. Sponsor's database clock will be the official timekeeper for these Sweepstakes.

**WINNER SELECTION:** The Winner of the “Throwback Thursday Contest” will be selected in a random drawing from all eligible Entries received throughout the Promotion Period. The random drawing will be conducted after April 30th, 2025 (after the Promotion Period) by Beacon Credit Union or its designated representatives, whose decisions are final. Odds of winning will vary depending on the number of eligible Entries received.

**WINNER NOTIFICATION:** Winner will be notified by email at the email address provided in the Entry Information approximately within 1 week after the random drawing. Potential Winner must accept a prize by email or by telephone as directed by Beacon Credit Union within 48 hours of notification. Beacon Credit Union is not responsible for any delay or failure to receive notification for any reason, including inactive email account(s), technical difficulties associated therewith, or Winner's failure to adequately monitor any email account or phone service.

Any winner notification not responded to or returned as undeliverable may result in prize forfeiture. The potential prize winner may be required to sign and return an affidavit of eligibility and release of liability, and a Publicity Release. No substitution or transfer of a prize is permitted except by Beacon Credit Union.

**PRIVACY:** Any personal information supplied by you will be subject to the privacy policy of the Beacon Credit Union. By entering the “Throwback Thursday Contest”, you grant Beacon Credit Union permission to share your email address and any other personally identifiable information with the other “Throwback Thursday Contest” Entities for the purpose of administration and prize fulfillment, including use in a publicly available Winners list.

**LIMITATION OF LIABILITY:** Beacon Credit Union assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions;

(b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of the "Throwback Thursday Contest"; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, camera, computers or providers utilized in any aspect of the operation of the Sweepstakes; (d) inaccessibility or unavailability of any network or wireless service, the Internet or website or any combination thereof; (e) suspended or discontinued Internet, wireless or landline phone service; or (f) any injury or damage to participant's or to any other person's computer or mobile device which may be related to or resulting from any attempt to participate in the Sweepstakes or download of any materials in the Sweepstakes.

If, for any reason, the "Throwback Thursday Contest" is not capable of running as planned for reasons which may include without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of the "Throwback Thursday Contest", Beacon Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the "Throwback Thursday Contest" in whole or in part. In such event, Beacon Credit Union shall immediately suspend all drawings and prize awards, and Beacon Credit Union reserves the right to award any remaining prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Beacon Credit Union. Beacon Credit Union and Released Parties shall not have any further liability to any participant in connection with the "Throwback Thursday Contest".

**SOCIAL NETWORK DISCLAIMER:** A Facebook and or Instagram account is required to enter. You must "Like" Beacon Credit Union's Facebook page and or "Follow" Beacon Credit Union's Instagram page to qualify for this promotion. If you don't have a Facebook account, visit [www.facebook.com](http://www.facebook.com) to create one. If you don't have a Instagram account, visit [www.instagram.com](http://www.instagram.com). It is free to create an account. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram. You understand that you are providing your information to the Sponsor and not to Facebook or Instagram. By participating via the Facebook and or Instagram platform, participants are also subject to Facebook and Instagram's data policy and terms of use, which can be found at <https://www.facebook.com/about/privacy> and <https://www.facebook.com/legal/terms/update> for Facebook and <https://help.instagram.com/155833707900388> and <https://help.instagram.com/581066165581870> for Instagram.

**WINNER LIST/OFFICIAL RULES:** To obtain a copy of the Winner List or a copy of these Official Rules, send your request along with a stamped, self-addressed envelope to Beacon Credit Union, "Throwback Thursday Contest" P.O. Box 4319, Lynchburg Virginia, 24502. Requests for the names of the winners must be received no later than 1 week after the Promotion Period has ended. For accessing a Winner List online, visit [www.mybcu.org](http://www.mybcu.org). The winner list will be posted after winner confirmation is complete.

**SPONSOR:** Beacon Credit Union, P.O. Box 4319, Lynchburg, Virginia 24502