

**2025 NAVIGANT CREDIT UNION – EMBARK TO SCHOOL CAMPAIGN  
OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.**

ELIGIBILITY: OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES OR DISTRICT OF COLUMBIA WHO ARE AGES 13-22 AS OF DATE OF ENTRY. RESIDENTS WHO ARE AGES 13-17 MUST BE ACCOMPANIED BY A PARENT OR LEGAL GUARDIAN. Employees, officers and directors of NAVIGANT CREDIT UNION ("Sponsor"), their respective parents, subsidiaries, and affiliated companies, advertising, promotion, or production agencies, web masters/suppliers, and any other coordinating agencies involved in the development, implementation, and distribution of the sweepstakes (the "Sweepstakes") (and their IRS dependents, immediate family members [spouse, parents, children, siblings] and individuals residing in their same household, whether or not related), are not eligible to participate. By participating, entrants agree to these Official Rules. Sweepstakes is subject to all applicable federal, state, and local laws. The Sweepstakes is governed by U.S. law. Void where prohibited.

SWEEPSTAKES TIMING/DESCRIPTION: The Sweepstakes begins at 12:00 a.m. (midnight) Eastern Time (ET) on June 16, 2025, and ends at 12:00:00 p.m. ET on June 28, 2025 (the "Promotional Period"). There will be one (1) winner selected in a random drawing from each NAVIGANT CREDIT UNION branch location, including digital branch, at the end of the Promotional Period from among all eligible automatic and entry forms received.

TO ENTER BY OPENING AN EMBARK CHECKING ACCOUNT: To enter, participants must open an Embark Checking Account in one of the NAVIGANT CREDIT UNION branches, including digital account during the Promotional Period to be automatically entered to win an Apple Watch Series 10. **The amount of the transaction will not increase or decrease chances of winning.** Primary account holders 13-17 years old require a parent or legal guardian as a joint owner on the account. Parent or legal guardian must agree to all obligations and undertakings of the Sweepstakes, both on behalf of himself/herself and the primary account holder that is 13-17 years old. Embark Checking Account entries must be completed and submitted by 12:00:00 p.m. ET on June 28, 2025, in order to be eligible for the random drawing.

TO ENTER WITHOUT PURCHASE OR OBLIGATION: To enter, participants must complete an entry form in one of the NAVIGANT CREDIT UNION branches during the Promotional Period to be entered to win an Apple Watch Series 10. Participants who are 13-17 years old require a parent or legal guardian to jointly complete the same entry form. Parent or legal guardian must agree to all obligations and undertakings of the Sweepstakes, both on behalf of himself/herself and the participant that is 13-17 years old. Entry forms must be completed and submitted by 12:00:00 p.m. ET on June 28, 2025, to be eligible for the random drawing.

DRAWING: One (1) winner will be selected in a random drawing from each NAVIGANT CREDIT UNION branch location, including digital branch held at the end of the day on June 28<sup>th</sup> from among all eligible entries received at each branch location. Drawings will be conducted by the Sponsor, whose decisions are final and binding in all matters relating to this Sweepstakes. The winners will be notified by phone and/or email to the phone number and/or email address associated with their eligible

Embark Checking Account or included with their entry form within five (5) business days following the drawing. If a potential winner is a minor at the time of entry in his/her jurisdiction of residence, prize may be awarded in the name of, or to, winner's parent/legal guardian who must agree to all obligations and undertakings of winner, both on behalf of himself/herself and winner, or prize may be forfeited and awarded to an alternate winner. Sponsor is not responsible for false, incorrect, changed, incomplete or illegible contact information. Sponsor shall have no liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason.

**ODDS:** Odds of winning are based on the number of eligible entries received at each NAVIGANT CREDIT UNION branch location.

**PRIZE:** Winners will each receive one (1) Apple Watch Series 10. Limit one (1) Sweepstakes entry per person, per day. No cash or other prize substitution permitted except at Sponsor's discretion. Any automatic and entry forms received from any person/address in excess of the limit stated will void the excess entries for that person. Federal, state, and local taxes and all other expenses not specified herein are winner's sole responsibility. No other method of entry or participation is valid.

**GENERAL CONDITIONS:** Participants agree (a) that the Sponsor, their respective parents, subsidiaries and affiliated companies, advertising and promotion agencies, and all of their respective officers, directors, employees, representatives and agents are released, will have no liability whatsoever for, and shall be held harmless by participants against any liability for any injuries, losses or damages of any kind to person(s), including death, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in this Sweepstakes or any Sweepstakes related activities and (b) except where legally prohibited, winner grants (and agrees to confirm that grant in writing) permission to the Sponsor and those acting under its authority the right to the use of his/her name, picture, likeness, voice, biographical information and statements, at any time or times, for advertising, trade, publicity and promotional purposes without additional compensation, in all media now known or hereafter discovered, worldwide and on the Internet and World Wide Web, without notice, review or approval. Winner may be required to complete, sign and return an Affidavit of Eligibility, a Liability Release, and where lawful a Publicity Release within seven (7) days of notification. If documents are not returned timely, or if a prize notification or prize is returned as non-deliverable, or if a winner is found to be ineligible or otherwise not in compliance with these Official Rules, prize will be forfeited, and an alternate winner selected.

**NOTICE OF COLLECTION OF PERSONAL INFORMATION:** The entry information provided is subject to the Privacy Policy on the Navigant Credit Union website. To read that Policy, please visit: <https://navigantcu.org/privacy-policy>.

**LIABILITY LIMITATIONS:** Persons who tamper with or abuse any aspect of this Sweepstakes, as solely determined by the Sponsor, will be disqualified. Any use of robotic, automatic, macro, programmed or like entry methods will void all such entries by such methods, and disqualify any participant using such methods.

**WINNERS LIST:** To obtain a copy of the winners' names after June 28, 2025 or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: NAVIGANT CREDIT UNION, 1005 Douglas Pike, Smithfield, RI, 02917.

SPONSOR: NAVIGANT CREDIT UNION, 1005 Douglas Pike, Smithfield, RI, 02917.