

# **Debit Sweepstakes**Official Rules

November 17, 2025 – December 30, 2025

## **HOW TO ENTER**

Peake Federal Credit Union (Peake Federal) Visa® Debit Card cardholders are automatically entered into the Debit Sweepstakes ("Sweepstakes") for using their Peake Federal debit card for a total of 10 transactions made between 12:00 a.m. and 11:59 p.m. EST each day from 11/17/2025 – 12/30/2025 (the "Promotion Period").

No purchase or transaction is necessary. Peake Federal members may also enter by submitting an online entry here. Each online entry is equivalent to the automatic entry method of using the Peake Federal debit card for 10 transactions in a day. Each member is limited to one online entry per day, regardless of entry method. For all entry methods, members have equal chance to win. Entries must be submitted by 12/30/2025.

### WHO CAN ENTER

To be eligible, entrants must be a member of Peake Federal Credit Union and be at least 18 years old. The members' account must be in good standing (for example, no negative balances or delinquencies of more than 30 days). Entries generated by fraudulent or stolen cards are void. Daily prize winners are not eligible to win again the remainder of the Promotion Period. Employees and volunteers of Peake Federal Credit Union and their immediate family members are not eligible to participate or win.

## **SELECTION AND PRIZES**

Beginning Monday, November 17, 2025, through Tuesday, December 30, 2025, one (1) prize winner will be randomly selected in a daily drawing conducted by Peake Federal from the eligible entries received during the previous day(s). Entries received on weekends or holiday days will be drawn on the following business day. Winners will be notified by email within one business day of the drawing. A total of 45 winners will receive a \$100 deposited to their Peake Federal checking account. The prize will be deposited within five (5) business days of the winner being notified by email. Limit one prize per person during the promotional period.

# **GENERAL INFORMATION**

By participating, entrants agree to release and hold harmless Peake Federal and its affiliates, subsidiaries, officers, directors, employees, and agents from any and all liability, claims, and damages arising from the Sweepstakes. Sweepstakes is void where prohibited by law. For a list of prize winners, send a self-addressed, stamped envelope to: Peake Federal Credit Union, 23 W. Susquehanna Avenue, Towson, MD 21204, Attn: Marketing. Entrants also agree to these Official Rules and the decisions of Peake Federal. Prize is nonnegotiable. Sweepstakes are subject to all applicable federal, state, and local laws and regulations, void where prohibited.

# **TAXES**

Prizes are considered income. All prize winners are solely responsible for all federal, state, and local taxes on prizes.