



## Credit Score Member of the Month Sweepstakes

### Official Rules

1. The Credit Score Member of the Month Sweepstakes (the "Promotion") consists of separate month-long sweepstakes (each, a "Sweepstakes"). Credit Score Member of the Month Sweepstakes (the "Promotion") is conducted in the United States and begins at 12:01 am Eastern Daylight Time ("EDT") on January 1, 2026, and ends at 11:59 pm Eastern Standard Time ("EST") on December 31, 2026 (the "Promotion Period"). The Promotion Period will be divided into separate sweepstakes periods (each, a "Sweepstakes Period"). Each Sweepstakes Period will begin at 12:01 am on the first day of the month and end at 11:59 pm on the last day of the month. Sponsor's computer is the official time-keeping device for the promotion.
2. Register for Credit Score, our free credit monitoring tool, within BayPort Online Banking or Mobile app and increase your Vantage Score displayed in Credit Score by at least 5 points during the Sweepstakes Period to receive one automatic entry.
3. To participate in the campaign and be eligible to win the prize you must be a legal U.S. resident and 18 years or older at the time of entry.
4. BayPort Credit Union employees and Board members, as well as their immediate family members, are not eligible.
5. One (1) member will be chosen within 15 business days following each Sweepstakes Period. Each member chosen will receive up to \$1,000 to pay towards existing BayPort debt.
6. Payments will be applied directly to existing BayPort debt in the amount up to \$1,000.00. No cash awards will be given.
7. The winner will be contacted by BayPort Credit Union within 15 business days of each Sweepstakes Period.

### Promotion Time and Organizer

Credit Score Member of the Month Sweepstakes (the "Promotion") is conducted in the United States and begins at 12:01 am Eastern Daylight Time ("EDT") on January 1, 2026, and ends at 11:59 pm Eastern Standard Time ("EST") on December 31, 2026 (the "Promotion Period"). The Promotion is organized by Newport News Shipbuilding Employees Credit Union d/b/a BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606 (in this document named as BayPort Credit Union or Sponsor).

Campaign conduct rules have been set by BayPort Credit Union and all decisions to conduct this campaign are final and mandatory to all participants in this Campaign.

### Participating in the Promotion and Promotion Prize

BayPort Credit Union will run the Promotion from 12:01 am Eastern Daylight Time ("EDT") on January 1, 2026, until 11:59 pm Eastern Standard Time ("EST") on December 31, 2026 (the "Promotion Period").

In order to participate in the campaign, register for Credit Score, our free credit monitoring tool, within BayPort Online Banking or Mobile app and increase your Vantage Score displayed in Credit Score by at least 5 points during the Sweepstakes Period for an automatic entry.



Each Sweepstakes Period will begin at 12:01 am on the first day of the month and end at 11:59 pm on the last day of the month.

One (1) member will be chosen within 15 business days following each Sweepstakes Period.

The winner has ten (10) business days following contact to accept the prize, or the prize may be forfeited, or another winner may be chosen.

BayPort Credit Union will award one winner up to \$1,000 to pay towards their existing BayPort debt during each Sweepstakes Period. All federal, state and local taxes associated with the receipt or use of the prize are solely the responsibility of the winner. The winner(s) will receive a 1099 IRS form from BayPort Credit Union for the cost of the promotion prize won. If the prize is valued at less than \$600.00, BayPort Credit Union will not provide a 1099 IRS form. Upon accepting the award, the winner will be asked to sign a photo release form, authorizing BayPort Credit Union to use their name and/or likeness in announcing the results, and for related advertising and promotional purposes, without additional compensation.

If the winner is unable to collect the prize, then he/she cannot demand to have it replaced with an alternative prize/item/service.

Odds of winning depend upon the number of total eligible entries received.

BayPort Credit Union has the right to end the Campaign if there should be an unforeseen obstacle or force that inhibits the possibility to continue with the Campaign. Once this has happened, a notice will also be placed on the BayPort Credit Union website. Any complaints about Campaign organization and conduct can be sent to BayPort Credit Union at [marketing@bayportcu.org](mailto:marketing@bayportcu.org) with a heading "Credit Score Member of the Month Sweepstakes."

Void where prohibited by law. All federal, state, and local laws, rules and regulations apply. All disputes concerning the Campaign will be resolved according to federal, state, and local law.

By entering, you agree that BayPort CU may contact you with future promotional offers. By participating in the Promotion, the participants give BayPort Credit Union the right to store participant names and contact details and use them in the Campaign. The participants also permit BayPort Credit Union to inform them in the future of such Promotions, events and other BayPort Credit Union sales and marketing related goals.

Sponsor and its agents are not responsible for lost, misdirected, incomplete, or incorrect prize entries. Entry forms that are incomplete or irregular, or contain material errors are void. Sponsor is not responsible for errors and Sponsor may rescind, cancel or revoke this campaign based on any factor outside of its reasonable control without liability at its sole discretion. Entry forms become the sole property of Sponsor and will not be returned. Participants agree to these terms and that the prize will be awarded upon the condition that Sponsor, its parent companies, subsidiaries, officers, directors, partners, principals, partnerships, employees or agents shall have no liability whatsoever and shall be held harmless for any injuries, losses, or damages of any kind sustained, in whole or in part, directly or indirectly, in connection with or resulting from acceptance, possession or use/misuse of the prize, or participation in this campaign or participation in any campaign-related activities, and further acknowledge that said parties have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the prize.

## **Winners List**



For the name of the winner of each Sweepstakes (first name and last initial), send a stamped, self-addressed envelope to BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606 within 60 days of the end of the Sweepstakes Period for which you are requesting the winner's name.

**Sponsor**

Newport News Shipbuilding Employees Credit Union d/b/a BayPort Credit Union, One BayPort Way, Suite 350, Newport News, VA 23606.

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January 2026