



Debit Sweepstakes

Official Rules

October 2, 2023 – December 30, 2023

HOW TO ENTER

Baltimore County Employees Federal Credit Union (BCEFCU) Visa Debit Card cardholders are automatically entered into the Debit Sweepstakes (“Sweepstakes”) for each purchase made (excluding ATM) between 12:00 a.m. and 11:59 p.m. EST each day from 10/02/2023 – 12/30/2023 (the “Promotion Period”).

No purchase necessary. BCEFCU members may also enter by submitting an online entry [here](#). Only one (1) form entry is permitted per member per day during the Promotion Period. Entries must be submitted by 12/30/2023.

WHO CAN ENTER

Entrants must be a member of Baltimore County Employees Federal Credit Union, be at least 18 years old and have a BCEFCU Visa Debit card. The member(s) account(s) must be in good standing (no negative balances, delinquencies, etc.) Cards and card numbers that are stolen, fraudulent, tampered with, or altered are not eligible for automatic entry. Daily prize winners are not eligible to win again the remainder of the Promotion Period. Employees and volunteers of BCEFCU and their immediate family members are not eligible to participate or win.

SELECTION AND PRIZES

Beginning Monday, October 2, 2023, through Saturday, December 30, 2023, one (1) prize winner will be randomly selected in a daily drawing 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. A total of 90 winners will receive a \$50 deposit to their BCEFCU Checking account within five (5) business days. Total value of prizes is \$4,500. Limit one prize per person during the Promotion Period. Daily drawings will be conducted by BCEFCU. Decisions are final. Odds of winning depend on the total number of eligible entries received per day.

GENERAL INFORMATION

Entry in the Sweepstakes and acceptance of any prize constitutes permission for BCEFCU to use the winner’s name and/or photo in any and all promotional or advertising in all forms of media without additional compensation or consent except where prohibited by law. By entering, participants agree to these Official Rules and the decisions of BCEFCU. Prize is non-negotiable. Void where prohibited.

TAXES

Prize winnings are considered dividend income. Winners are responsible for applicable federal, state, or local taxes.