



OFFICIAL RULES
Rate & Win Sweepstakes
January 1, 2026 – March 31, 2026

The *Rate & Win Sweepstakes* begins at 12:00:00 AM Eastern Time (ET) on 01/01/2026 and ends at 11:59:59 PM ET on 03/31/2026 (the "Promotion Period"). Approved reviews submitted during the Promotion Period will be automatically entered into a drawing for a chance to win one (1) of 13, \$70 prizes. One (1) winner will be chosen for each week of the Promotion Period (January, February and March). Members who submit a photo with their review will automatically receive one (1) additional entry.

No purchase necessary. Members may enter the Sweepstakes by writing "Rate & Win Sweepstakes" along with their name, address, email address and phone number on a 3" x 5" card and mailing to: Apple FCU, ATTN: Marketing Department, P.O. Box 1200, Fairfax, VA 22038. Entries must be completed and postmarked by 03/31/2026. Only one (1) mail-in entry is permitted per member during the sweepstakes and it will be considered an entry during the week it is received only.

ELIGIBILITY

Entrants must be a member of Apple Federal Credit Union, be at least 18 years old and be a legal resident of the 50 United States or the District of Columbia. Account(s) must be in good standing to qualify (i.e., no negative balances, no delinquencies). Monthly prize winners are void from eligibility for the remainder of the Promotion Period. Apple FCU employees, Board members, and their family members, are not eligible to participate in the Drawing. All Sweepstakes entries and eligibility are subject to verification prior to awarding of any prize.

SELECTION AND PRIZES

Approved reviews submitted during the Promotion Period will be automatically entered into a weekly drawing for a chance to win one (1) of 13, \$70 prizes. The winners will be selected each week from the pool of eligible participants who submit their review as follows:

- 01/01/2026–01/07/2026 (conducted on or around 01/12/2026)
- 01/08/2026–01/14/2026 (conducted on or around 01/19/2026)
- 01/15/2026–01/21/2026 (conducted on or around 01/26/2026)
- 01/22/2026–01/28/2026 (conducted on or around 02/02/2026)
- 01/29/2026–02/04/2026 (conducted on or around 02/09/2026)
- 02/05/2026–02/11/2026 (conducted on or around 02/16/2026)
- 02/12/2026–02/18/2026 (conducted on or around 02/23/2026)
- 02/19/2026–02/25/2026 (conducted on or around 03/02/2026)
- 02/26/2026–03/04/2026 (conducted on or around 03/09/2026)
- 03/05/2026–03/11/2026 (conducted on or around 03/16/2026)
- 03/12/2026–03/18/2026 (conducted on or around 03/23/2026)
- 03/19/2026–03/25/2026 (conducted on or around 03/30/2026)
- 03/26/2026–03/31/2026 (conducted on or around 04/06/2026)

A total of 13 winners will receive a \$70 prize. Limit one prize per person during the Promotion Period. Odds of winning depend on the total number of eligible entries each week. Winners will be notified by email within fifteen (15) days of Promotion Period. Drawing will be conducted by Apple Federal Credit Union, whose decisions are final and binding on matters relating to this promotion.

You must follow the online instructions and comply with the "Member Ratings and Reviews Terms of Use," which are available on the online review form. Your Review will not be eligible as an entry in the Rate & Win Sweepstakes if you do not comply with the appropriate Guidelines and Terms of Use. Photos may be included, but are not required, and must comply with the Guidelines and Terms of Use. You may submit one (1) review per product for as many products as you like; you will receive one (1) entry per person/email address for each approved review that you post on the Apple Federal Credit Union Website or Facebook Page, and one (1) entry per corresponding photo/video. Reviews become the sole property of Sponsor and will not be returned.

GENERAL

Except where prohibited by applicable law, regulation, rule or order, the entry and acceptance of any prize constitutes permission for Apple FCU to use the winners name, review and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. Please refer to [Apple's Privacy Policy](#) for important information regarding the collection, use and disclosure of personal information. By entering, participants agree to be bound by these Official Rules and the decisions of the Apple Federal Credit Union, which are final and binding in all respects. All prizes are non-negotiable. VOID WHERE PROHIBITED. A list of winners will be available May 1, 2026. To obtain this list, submit a request in writing to Apple Federal Credit Union, Attn: Marketing/Review Winners, P.O. Box 1200, Fairfax, VA 22308. All requests must be received by May 15, 2026. The winner will be responsible any applicable federal, state or local tax liability.