Freedom Federal Credit Union
Freedom Rocks ’26 Bull & Shrimp Roast Ticket Giveaway
Drawing/Sweepstakes
OFFICIAL RULES

Drawing Prize: Five (5) winners will each receive two (2) tickets to Freedom Rocks ’26, benefiting The Freedom to Help Foundation. Approximate retail value (ARV) of each prize: $150.00 ($75.00 per ticket). Total approximate retail value of all prizes: $750.00.

1. NO PURCHASE NECESSARY TO ENTER OR WIN. No purchase, payment, or financial contribution is necessary to enter or win. Void where prohibited by law.

2. SPONSOR. Freedom Federal Credit Union – 2019 Emmorton Road, Bel Air, Maryland 21015. 410-676-5700, 800-440-4120.

3. TO ENTER. To enter, individuals must follow the designated link provided in Freedom Federal Credit Union's promotional email announcing the giveaway and complete and submit the official entry form located on Freedom's website. Entries will be accepted until Sunday, November 8, 2026, at 11:59 PM Eastern Time. Only one (1) entry per person is permitted. Multiple entries from the same individual will be disqualified. Incomplete, inaccurate, or duplicate entries may be deemed ineligible. Once submitted, all entries become the exclusive property of the Sponsor and will not be acknowledged or returned.

4. ELIGIBILITY TO ENTER. The giveaway is open to current members of Freedom Federal Credit Union who are legal residents of the United States and are at least twenty-one (21) years of age at the time of entry. Entrants must complete the official online entry form during the designated contest period to be eligible. Only one (1) entry per individual is allowed, regardless of the number of email addresses or accounts used. Employees, contractors, directors, officials, committee members, and agents of the Sponsor, and members of their immediate families residing in the same household, are not eligible to participate or win.

5. PRIZE DETAILS. Five (5) winners will each receive two (2) tickets to Freedom Rocks ’26, Freedom Federal Credit Union's Bull & Shrimp Roast benefiting The Freedom to Help Foundation. Each ticket is valued at $75.00, making the approximate retail value (ARV) of each prize $150.00. The total ARV of all prizes is $750.00.

Tickets are prohibited from being resold, but may be transferred to another individual in advance of the event, please contact marketing@freedomfcu.org to transfer. Tickets cannot be exchanged or returned for cash value.

6. TAXES. Winners are solely responsible for any applicable federal, state, and local taxes associated with acceptance of the prize. The Sponsor reserves the right to report prize winnings to the appropriate tax authorities as required by applicable law. Winners may be required to provide additional information for tax reporting purposes.

7. DRAWING AND AWARDING OF PRIZES. Five (5) winners will be selected through a random drawing from all eligible entries received during the contest period. The drawing will take place following the contest's close on November 8, 2026. Winners will be verified and contacted by Freedom Federal Credit Union within two (2) business days of the contest's conclusion. Winners will be notified by phone and/or email using the contact information provided on their entry form.

Winners must respond to the Sponsor's notification and confirm acceptance of the prize within the timeframe specified in the notification. If a selected winner cannot be reached, does not respond within the specified timeframe, is determined to be ineligible, or declines the prize, the prize may be forfeited and awarded to an alternate winner selected through a subsequent random drawing.

The Sponsor reserves the right to require winners to sign an affidavit of eligibility and/or liability release before receiving their prize. Failure to complete and return any required documentation within the timeframe specified by the Sponsor may result in disqualification and forfeiture of the prize.

Acceptance of a prize constitutes the winner's consent to the use of their name and/or photograph for advertising, promotional, and publicity purposes by the Sponsor, without additional compensation, except where prohibited by law.

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

9. OTHER CONDITIONS. All federal, state, and local laws and regulations apply. Freedom Federal Credit Union reserves the right, at its sole discretion, to cancel, terminate, modify, or suspend this giveaway, or any portion thereof, if any fraud, technical failure, unauthorized intervention, or other circumstances compromise the administration, security, fairness, integrity, or proper conduct of the giveaway.

By entering, participants agree to release and hold harmless Freedom Federal Credit Union, its affiliates, divisions, advertising and promotional agencies, and each of their respective employees, officers, directors, and agents (collectively, the "Released Parties") from and against any and all claims, actions, and/or liability for any injuries, losses, or damages of any kind arising from or in connection with participation in the giveaway or acceptance, possession, or use of any prize.

The Released Parties are not responsible or liable for incorrect or inaccurate entry information, technical failures, interrupted communications, unauthorized access to or alteration of entries, or entries that are lost, late, incomplete, illegible, or otherwise not received due to technical or human error.

By entering, participants agree to comply with these Official Rules. Any attempt to tamper with or undermine the giveaway may result in disqualification. Additional restrictions may apply.

10. WINNER ANNOUNCEMENT. Winners may be announced through Freedom Federal Credit Union's website, email communications, and/or social media channels following verification and notification. Freedom Federal Credit Union reserves the right to publish the first name and last initial of each winner.

11. SPONSOR'S RIGHTS. Freedom Federal Credit Union reserves the right to interpret and enforce these Official Rules and to disqualify any individual who violates these rules or engages in conduct that compromises the integrity of the giveaway.

12. DISPUTES. As a condition of participating in this giveaway, participants agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this giveaway, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Harford County, Maryland, having competent jurisdiction. Such court shall apply the laws of the State of Maryland without regard to conflict-of-law principles.

Further, in any such dispute, under no circumstances will participants be permitted to obtain awards for, and hereby waive all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than actual out-of-pocket expenses associated with entering the giveaway. Participants further waive all rights to have damages multiplied or increased.