

# Official Rules for the Lighthouse Credit Union 2025 Ray-Ban Meta Sunglasses Giveaway

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS GIVEAWAY. VOID WHERE PROHIBITED.**

**ARBITRATION NOTICE:** BY ENTERING, YOU AGREE THAT DISPUTES BETWEEN YOU AND SPONSOR AND ITS RELATED ENTITIES WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION, AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION. SEE SECTION 11, "DISPUTES."

## 1. SPONSOR

Lighthouse Credit Union ("Sponsor") is the official sponsor of the 2025 Ray-Ban Meta Sunglasses Giveaway ("Giveaway").

## 2. ELIGIBILITY

The Giveaway is open to employees of **Northern Human Services** who:

- Open a new **checking account** at Lighthouse Credit Union during the Entry Period.
- Enroll in **direct deposit** for that account within the Entry Period.

Participants must be at least **18 years of age or older** at the time of entry and be legal residents of the **United States**.

Employees, officers, directors, and volunteers of Lighthouse Credit Union, its affiliates, subsidiaries, agencies, advertising partners, and their **immediate family members** (spouse, parent, sibling, child, or those residing in the same household) are **not eligible** to participate.

The Giveaway is **void where prohibited by law**. All federal, state, and local laws and regulations apply.

## 3. ENTRY PERIOD

The Giveaway begins at **9:00 AM Eastern Time (ET) on March 11, 2025**, and ends at **11:59 PM ET on June 15, 2025** (the "Entry Period"). The Sponsor's clock is the official timekeeping device for this Giveaway.

## 4. HOW TO ENTER

Eligible participants may enter the Giveaway by fulfilling both of the following requirements during the Entry Period:

1. Open a **new checking account** at Lighthouse Credit Union.
2. Enroll in **direct deposit** for that account.

### **Alternative Method of Entry (AMOE)**

To enter without opening a checking account or enrolling in direct deposit, an entrant may handwrite their **full name, complete mailing address, email address, and phone number** on a **3x5-inch card** and mail it in a sealed envelope to:

#### **Lighthouse Credit Union Headquarters**

Attn: Marketing – 2025 Ray-Ban Giveaway Entry  
100 Lighthouse Dr.  
Dover, NH 03820

Mailed entries must be **postmarked by June 15, 2025**, and received by **June 20, 2025**, to be considered valid.

Limit **one (1) entry per person**, regardless of entry method. Attempts to submit multiple entries may result in disqualification.

## **5. WINNER SELECTION**

A **random blind drawing** will take place on **June 20, 2025**, at the **Lighthouse Credit Union Headquarters in Dover, NH**. One (1) winner will be randomly selected from all eligible entries.

### **Odds of Winning**

The odds of winning depend on the total number of eligible entries received.

## **6. WINNER NOTIFICATION & VERIFICATION**

The potential winner will be notified via **email or phone** by **June 25, 2025**. The potential winner must respond within **five (5) business days** to accept the prize and confirm their eligibility.

If a potential winner:

- Does not respond within five (5) business days,
- Is deemed ineligible,
- Provides incorrect or incomplete contact information, or
- Declines the prize,

then an **alternate winner** will be randomly selected from the remaining eligible entries. This process will repeat until a confirmed winner is selected.

## 7. PRIZE

The winner will receive:

**One (1) pair of Ray-Ban Meta Sunglasses**

### Prize Conditions

- The prize is **non-transferable**, and no substitutions or cash redemptions are permitted.
- The Sponsor reserves the right to substitute a prize of **equal or greater value** if the original prize becomes unavailable.
- The prize must be accepted **as awarded**, and Lighthouse Credit Union is not responsible for any loss, damage, or malfunction.

## 8. TAXES & REPORTING

The winner is **solely responsible** for any applicable federal, state, or local taxes, as well as any reporting requirements. The Sponsor may issue a **Form 1099-MISC** if required by law.

## 9. GENERAL CONDITIONS

- The Sponsor is not responsible for late, lost, misdirected, damaged, or incomplete entries.
- The Sponsor reserves the right to **cancel, modify, or suspend** the Giveaway if fraud, technical failures, or other factors impair the integrity of the promotion.
- If the Giveaway is canceled for any reason, the Sponsor may select a winner from among all **eligible entries received prior to cancellation**.
- Entrants agree to **comply with all applicable laws** and these Official Rules.

## 10. PUBLICITY RELEASE

By accepting the prize, the winner agrees that the Sponsor may use their **name, city, state, likeness, and photograph** for promotional purposes **without further compensation**, unless prohibited by law.

## 11. DISPUTES

All disputes related to this Giveaway shall be resolved through **binding arbitration** on an **individual basis**, waiving the right to participate in a **class action lawsuit** or **class-wide arbitration**.

## **Governing Law**

This Giveaway is **governed by the laws of the State of New Hampshire**, without regard to conflict-of-law principles.

## **Venue**

Any disputes arising from this Giveaway must be brought in a **state or federal court** located in New Hampshire.

## **12. LIMITATION OF LIABILITY**

By entering the Giveaway, entrants agree to **release and hold harmless** Lighthouse Credit Union and its affiliates from any claims, damages, or liabilities arising from:

- Entry or participation in the Giveaway,
- Acceptance or use of the prize,
- Any technical or human errors affecting the Giveaway.

The Sponsor makes **no warranties** regarding the prize, and it is awarded **“as-is.”**

## **13. WINNER LIST**

To obtain the name of the winner, send a **self-addressed, stamped envelope** by **July 15, 2025**, to:

### **Lighthouse Credit Union Headquarters**

Attn: Marketing – 2025 Ray-Ban Giveaway Entry  
100 Lighthouse Dr.  
Dover, NH 03820

## **14. PRIVACY POLICY**

By entering, participants agree to the Sponsor’s Privacy Policy, available at **[lighthousecu.org](https://lighthousecu.org)**

## **15. SPONSOR CONTACT**

For questions regarding the Giveaway, contact:

**Lighthouse Credit Union Marketing Team**

Email: [marketing@lighthousecu.org](mailto:marketing@lighthousecu.org)