

1. Sweepstakes Administration

This sweepstakes is being administered and operated by Nymeo Federal Credit Union.

2. How to enter

No purchase is necessary to enter, nor do you need to have an account. Odds of winning depend on the number of entries received. Each cardholder that makes a purchase at a small business in the state of Maryland with a Nymeo Visa Debit Card during the entry period will receive one automatic entry into the sweepstakes drawing. Three (3) drawings will be held in January 2023 for the entry period of October 15, 2022 – December 31, 2022. The winning entries will receive one of the following prizes: \$250 cash, \$500 cash, or \$1,000 cash. If you desire to enter the Sweepstakes other than through using your Nymeo Visa Debit Card as described above, print your name, address and telephone number on a 3x5 card; only one entry allowed per household that is located within our field of membership (Nymeo reserves the right to require proof of age and residency on mail-in entries). Mail-in entries will be included in the grand prize drawing only. Send the card to: Nymeo Marketing, 5210 Chairmans Ct., Frederick, MD 21703, Re: Shop Where You Love Sweepstakes. You do not need to fill out any additional forms, nor will any additional forms be sent to you. If you do not wish to receive one automatic entry during the Sweepstakes period you must e-mail marketing@nymeo.org or mail us at, Nymeo Marketing, 5210 Chairmans Ct., Frederick, MD 21703, Re: Shop Where You Love Sweepstakes, and instruct us not to enter you. All entries must be postmarked by December 23, 2022 and received no later than December 30, 2022. Entries will not be acknowledged or returned. Nymeo Federal Credit Union shall not be responsible for lost, misdirected, incomplete, or illegible entries.

3. Sweepstakes Period

The Sweepstakes period runs from 12:00 AM Eastern Standard Time on October 15, 2022, until 11:59 PM Eastern Standard Time on December 31, 2022. The winners will be selected no later than January 31, 2023 will be notified by telephone or email.

4. Eligibility

To be eligible for the Sweepstakes you must be a natural born person, lawful permanent resident of the United States, 18 years of age or older and reside in our field of membership. Void where prohibited by law. Employees of Nymeo Federal Credit Union and their immediate family members are not eligible to participate. Any winning eligible service entry will be deemed to have been made by the individual(s) named on the account. Non-eligible service entry winners will be the individual named on the mail-in entry.

5. Prizes

A total of three winners will be selected by random drawing. The winner of the first drawing will be awarded a cash prize of \$250. The winner of the second drawing will be awarded a cash prize of \$500. The winner of the third drawing will be awarded a cash prize of \$1,000. The prize winners will be randomly selected from all eligible entries. Nymeo Federal Credit Union reserves the right to deposit the prize into the member's account. If a mail-in entry is selected, a check made payable to the prize winner will be provided. The odds of being a prize winner depends on the total number of eligible entries received. If any selected winning entry is disqualified for any reason allowed under these rules, Nymeo Federal Credit Union will select another winner. All decisions are final and binding. Nymeo Federal Community Credit Union shall not be responsible for late, lost, misdirected, or unsuccessful efforts to notify winner.

6. General Conditions

Nymeo Federal Credit Union will select all prize winners. Federal, state and local tax liability and any other expenses are the sole responsibility of prize winners. Void where restricted and prohibited. Prizes are non-transferable, non-assignable and non-exchangeable.

7. Consent to Publicity and Release

By accepting the prize, winner consents to the use of his/her name and likeness for publicity purposes without further compensation, unless prohibited by law. All entrants agree to release and hold harmless Nymeo Federal Credit Union and their immediate family from any and all claims of any kind arising directly or indirectly from the Sweepstakes, from any Sweepstakes prize, or from any publicity about the Sweepstakes.

8. Miscellaneous

By entering the Sweepstakes, you agree to comply with all of the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the Sweepstakes is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of Nymeo Federal Credit Union which corrupts or impairs the administration, security, or fairness of the Sweepstakes, Nymeo Federal Credit Union reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the Sweepstakes and select winner from the entries received up to the time of such termination or suspension. If the Sweepstakes is terminated prior to the sweepstakes period, notice will be posted here and at the website or via other media used to promote the Sweepstakes. For a listing of the winners, or a set of these Sweepstakes Rules, please send a self-addressed stamped envelope to:

Nymeo Marketing
5210 Chairmans Ct.
Frederick, MD 21703

Re: Shop Where You Love Sweepstakes, and include a letter that explains what you are asking for.