



TERMS AND CONDITIONS TO ENTRANTS OF A \$20K CASH RAFFLE BENEFITING LANGLEY FOR FAMILIES

All entrants of a \$20K Cash Raffle benefiting the Langley For Families Foundation (“Raffle”) must be at least 18 years of age and a resident of the State of Virginia. By entering the Raffle, you agree that you have read, understood, and are bound by these Terms and Conditions.

All Raffle entrants understand and agree that they are entering to win a \$20,000 cash prize. Each \$20 Raffle ticket represents one Raffle entry, and up to 3,000 tickets will be sold. The Raffle will gross up to \$60,000. There is no limit to how many tickets may be purchased at a time, or per raffle per person. Tickets are non-refundable.

A drawing selecting the Raffle winner will be conducted by an independent third party.

Present employees, volunteers, and affiliates of the Langley For Families Foundation and Langley Federal Credit Union and immediate family members of present employees, volunteers, and affiliates of Langley For Families Foundation/Langley Federal Credit Union are ineligible to enter. “Immediate family member” means a spouse, domestic partner, child, grandchild, parent, grandparent, or sibling (including adoptive, in-law, and step-relationships).

You may enter the Raffle by purchasing a \$20 ticket(s) online at www.langleyforfamilies.org/raffle. You will receive a confirmation of purchase and a unique ticket number via email. To pick up a hard copy ticket, please visit 721 Lakefront Commons, Newport News, VA. To be eligible to purchase a ticket, you must be a resident of the State of Virginia. Void where prohibited.

Cash prize will be held until a valid winning entry is selected. A drawing selecting the Raffle winner will be conducted by an independent third party after 3,000 tickets are sold or 20 days from the Raffle start date, whichever comes first. The Raffle ticket cost will be refunded to the purchaser if 1,000 tickets are not sold within 20 days.

Winner will first be notified by phone. A second attempt will be made via email. If unable to do so, a written notification will be sent to the address given at time of purchase. If Langley For Families is unable to make contact with the winner within 7 business days of the drawing, another winner will be selected.

The winner agrees to report to the Langley Federal Credit Union headquarters in Newport News, VA to provide valid identification and complete the necessary forms required by the IRS before the winner may receive the Cash Raffle prize. The cash prize check will be presented to the winner in-person once all necessary information has been provided.

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A record of all purchased and unsold tickets will be kept on file at 721 Lakefront Commons for three years.

The cash prize will be considered ordinary income for tax purposes and the winner may be required to pre-pay a portion of the tax liability prior to receiving the prize. Please consult with your tax advisor to determine what your personal tax liability would be should you win the Raffle. The winner agrees that all sales, use, and other taxes or fees are his or her full and complete responsibility. Further, winner hereby agrees to indemnify and hold the Langley For Families Foundation and Langley Federal Credit Union harmless from any and all liability related to the Raffle and/or the prize, and winner agrees not to hold the Langley For Families Foundation and Langley Federal Credit Union liable for any action derived from the use, transport, or enjoyment of the prize.

It is the responsibility of the entrant to comply with any federal laws or regulations as well as any laws specific to the state or locality in which the entrant resides. In the event of a conflict between the Terms and Conditions of this Raffle and Virginia law, Virginia law shall prevail. By entering the Raffle, you grant the Langley For Families Foundation and Langley Federal Credit Union a non-exclusive, worldwide, paid-up, royalty-free license to use your likeness and name to be used in perpetuity in any future Langley For Families Foundation publications, which may or may not include appearing on the Langley For Families Foundation website.

Every entry has a 1/3000 chance to win.

Langley for Families reserves the right to refuse an entry and/or disqualify a winner, in its sole discretion, if it determines that any of these Terms and Conditions are not met.

No portion of the Raffle ticket price is considered a charitable contribution for purposes of tax deductibility.

Net proceeds benefiting the Langley for Families Foundation. The estimated percentage of the ticket price benefiting Langley for Families Foundation is 61.65%.