Scan Me, Win Me 2025 Official Rules

NO PURCHASE NECESSARY PURCHASE DOES NOT IMPROVE ODDS OF WINNING EACH ENTRY HAS AN EQUAL CHANCE OF WINNING

1. **PROMOTION DESCRIPTION.** The "Scan Me, Win Me" sweepstakes is a promotion offered by ValleyStar Credit Union wherein eligible participants may enter for a chance to win a car, as is more fully described and defined in the "Prize" section below (the "Promotion"). The finalist selection period for the Promotion begins on July 19, 2025 at 12:00 AM EST and ends on September 21, 2025 at 11:59 PM EST (the "Finalist Selection Period"), with the winner being randomly selected at the ValleyStar 300 race event held in Martinsville, Virginia on September 27, 2025. These Official Rules govern the Promotion and by participating in the Promotion, each participant (the "Participants") agrees to the Official Rules which are final in all respects. The Promotion is subject to all applicable laws and regulations, and the eligibility requirements below, and is void where prohibited by law.

A Participant's odds of winning the Promotion depend on the number of eligible entries received. You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Promotion. For a copy of these Official Rules or a list of the winner, send a self-addressed stamped envelope containing a request to "Scan Me, Win Me," Attn: Marketing Dept., PO Box 5511, Martinsville, VA 24115.

- 2. **ELIGIBILITY.** Participation in the Promotion is limited to natural persons, who at the time of entry are eighteen (18) years of age or older, are legal residents of the state of Virginia, and are members of ValleyStar Credit Union or who are otherwise eligible for membership with ValleyStar Credit Union, which includes living, working and/or worshiping in the membership field. Participants must also meet state requirements to obtain title to the prize, and possess a valid U.S. driver's license and evidence of legally required insurance prior to taking delivery of the prize described below. By participating in the Promotion, Participants agree to be bound by these Official Rules. Employees, officers, directors of ValleyStar Credit Union and their immediate family members (spouse, parents, siblings, children, and their spouses) and persons living in the same household of each of the above are not eligible to participate in the Promotion.
- 3. **PRIZE.** The prize winner will be eligible to receive a 2025 Toyota Camry, with an approximate retail value of \$31,648.00. The odds of winning will depend upon the number of eligible Promotion entries received. All eligible Promotion entries shall have an equal chance to win the prize. No transfer or substitution of the prize is permitted. An IRS Form 1099-MISC will be issued to the prize winner in accordance with federal law. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE OF ANY PRIZE IS SOLELY THE RESPONSIBILITY OF THE WINNER.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE PRIZE IS PROVIDED ON AN "AS IS" BASIS, WITHOUT ANY WARRANTY OF ANY KIND EXCEPT THE VEHICLE PRIZE INCLUDES THE STANDARD VEHICLE LIMITED WARRANTIES SET FORTH IN THE VEHICLE'S OWNER'S GUIDE. Participants acknowledge that ValleyStar Credit Union has not made nor is in any manner responsible for any warranty, representation or guarantee, express or implied, in fact or in law, relative to any prize offered in this Promotion, including but not limited to its quality, mechanical condition or fitness for a particular purpose. The depiction of the prize in any advertising or promotional materials may not reflect the actual vehicle to be delivered to the winner. The winner is responsible to confirm the safety and emissions requirements applicable to their state/county and must use vehicle in accordance with the required regulations. Vehicle may not meet safety or emissions testing required in some states and countries. All details and other restrictions of the prize not specified in these Official Rules will be determined by ValleyStar Credit Union in its sole discretion. No cash alternative or substitution will be allowed, except ValleyStar Credit Union reserves the right in its sole discretion to substitute prize(s) of comparable value if the prize listed is unavailable, in whole or in part, for any reason.

4. **HOW TO ENTER.** To enter the Promotion, a Participant must either (1) fill out an electronic entry form or (2) submit a written entry. First, a Participant can fill out an electronic entry form through accessing the following link: https://www.scanmewinme.com or alternatively scanning the vehicle with a QR code for the Promotion. Participants agree that no photos may be taken of the vehicle and scanning should occur only when the vehicle is parked. ValleyStar Credit Union is not responsible in any way for actions taken by Participants with respect to the scanning of the QR code. Second, a Participant may alternatively enter the Promotion by hand printing the words "Scan Me, Win Me" and their full name, address, daytime phone number (including area code), e-mail address, and date of birth, on a 3x5 inch card and mailing it to "Scan Me, Win Me," Attn: Marketing Dept., PO Box 5511, Martinsville, VA 24115. Mail-in entries must be received by ValleyStar Credit Union by the end of the Finalist Selection Period. Proof of mailing does not constitute proof of delivery. ValleyStar Credit Union is not responsible

for lost, late, incomplete, misdirected, damaged, postage-due or illegible entries or mail. Mechanically reproduced entries will not be accepted.

ValleyStar Credit Union will not verify receipt of entries. Any entry not complying with these requirements will be disqualified in ValleyStar Credit Union's sole discretion without notification. ValleyStar Credit Union is not responsible for lost, late, illegible, misdirected or stolen entries or transmissions, or problems of any kind whether mechanical, human, or electronic. Once submitted, all entries become the property of ValleyStar Credit Union. All entries must be received during the Finalist Selection Period. There is a limit of one (1) entry per person per day_regardless of the method of entry-_and each entry has an equal chance of winning. Any additional entries are void and will not be counted. No purchase necessary. Purchase of any ValleyStar Credit Union product or service does not enhance the chance of winning. All ValleyStar Credit Union decisions regarding eligibility and qualifying entries are final.

5. WINNER SELECTION. After the conclusion of the Finalist Selection Period, ValleyStar Credit Union's marketing department will randomly select three (3) finalists to win the prize from all eligible entries on or about September 22,2025. The three finalists will be notified by telephone or email following their selection. Upon confirming eligibility as set forth below, ValleyStar Credit Union will provide tickets and invite the three (3) finalists and three (3) of their selected family or friends, to be guests of ValleyStar Credit Union and host them in the ValleyStar corporate suit at the track during the ValleyStar 300 race. Costs of travel to the race will not be provided. One (1) of these three (3) finalists will then be randomly selected by ValleyStar Credit Union's marketing department to win the prize at the ValleyStar 300 race event held in Martinsville, Virginia on September 27, 2025. Each of the three (3) winners will be provided with a prize key at the ValleyStar 300 race, and one (1) of these three (3) keys will open and start the prize. The finalist that has the key that opens and starts the prize will be the prize winner. The random selection of the winner will occur prior to distribution of the keys and accordingly, the finalists may not exchange keys once presented. In the event a finalist is not present for the race, the winner will be randomly selected from the remaining finalists, and in the event that no finalists appear for the race, a winner will be randomly selected from the remaining eligible entries upon verifying eligibility as set forth below. The winner must take possession of the vehicle from ValleyStar Credit Union within seven (7) days of winning the car; otherwise, the prize will be forfeited and another winner will be randomly selected from the remaining eligible entries upon verifying eligibility. Prior to taking possession, the winner must provide evidence of insurance and a valid driver's license.

Upon random selection as a potential finalist, the Participant must confirm eligibility by executing a Statement of Eligibility, Waiver of Liability and Publicity Release no later than five (5) days upon notification of selection by ValleyStar Credit Union. The finalists must also be present at the ValleyStar 300 race event. In the event a potential finalist or the ultimate winner fails to verify eligibility, cannot be contacted, or is unable to accept the prize for any reason, an alternate finalist or prize winner may be selected from the remaining eligible entries. No transfer or substitution of prize by prize winner is permitted. No other consideration will be paid to prize winner, including but not limited to any transportation costs associated with the prize. Any expenses not mentioned above are the sole responsibility of winner. The winner will be responsible for license, title, tags and registration fees associated with the car.

- 6. **ODDS.** The odds of winning will depend upon the number of eligible Promotion entries received. All eligible Promotion entries shall have an equal chance to win a prize.
- 7. **CONDITIONS OF PARTICIPATION.** ValleyStar Credit Union reserves the right to disqualify Participants who fail to follow these Official Rules or who make any misrepresentations relative to the Promotion and/or acceptance of the prize and/or engage in other misconduct with respect to the Promotion. Participants agree to be bound by the terms of these Official Rules and by the decisions of ValleyStar Credit Union which decisions shall be final and binding on all matters pertaining to the Promotion. Valley Star Credit Union further reserves the right to cancel, terminate, or modify the Promotion if it is not capable of completion as planned for any reason, including, but not limited to, computer virus, tampering, unauthorized intervention, force majeure, or technical failure of any kind or nature.
- 8. **LIABILITY.** By participating in the Promotion and/or accepting the prize, the Participants and prize winner agree to release and waive all right to, and hold harmless ValleyStar Credit Union, its agents, affiliates, officers, employees, and representatives, and its advertising and promotions agencies, along with any websites or third parties used for the promotion of the Promotion, including without limitation, Facebook, Instagram, and Twitter, from, any claims, injury, loss, damage or expense arising out of or in any way in connection with participation in this Promotion, including but not limited to the scanning of the vehicle's QR code, and/or the awarding, acceptance, use or misuse of any prize. ValleyStar Credit Union, its agents, affiliates, officers, employees, and representatives, and its advertising and promotions agencies, along with any websites used for the promotion of the Promotion, are not responsible for any negligence, claims, liability, injury, property loss, or other damages of Participants and/or the winner arising from, or in connection with, acceptance, receipt, possession, or use/misuse of the prizes awarded or

participation in this Promotion. ValleyStar Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Promotion. ValleyStar Credit Union reserves the right to disqualify Participants who fail to follow these Official Rules or who make any misrepresentations relative to the Promotion and redemption of the prize.

- 9. **PUBLICITY AUTHORIZATION.** ValleyStar Credit Union may use the prize winner's name, voice, likeness, and/or city of residence for promotional purposes via any and all forms of media, in perpetuity, without further or additional notice, attribution, permission or compensation, except where prohibited by law. The prize winner agrees that his/her name and prize may be revealed to other Participants.
- 10. **TAXES AND TAX REPORTING.** The prize winner is solely responsible for all federal, state, and local taxes, and any expenses associated with the prize. The prize winner must provide all information necessary for ValleyStar Credit Union to make required tax reports. The failure of the prize winner to provide such information shall result in the prize being forfeited by the prize winner.
- 11. **COMPLIANCE WITH LAW.** All issues and questions concerning the Promotion, these Official Rules, the rights of the Participants in connection with the Promotion, any dispute arising between ValleyStar Credit Union and any Participant and/or any dispute concerning the administration of the Promotion shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia and applicable federal law. Void where prohibited. Disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Promotion, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in the Martinsville Circuit Court in Martinsville, Virginia or the United States District Court for the Western District of Virginia, having competent jurisdiction, which courts shall apply the laws of the Commonwealth of Virginia without regard to its conflict of law provisions. Further, in any such dispute, under no circumstances will a Participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than Participant's actual out-of-pocket expenses (i.e., costs associated with entering this Promotion), and Participant further waives all rights to have damages multiplied or increased.
- 12. **RESTRICTIONS.** This Promotion is subject to all applicable federal, state, and local regulations. Offer void where restricted or prohibited by law.
- 13. **WINNER.** For the name of the winner, send a self-addressed, stamped envelope to: "Scan Me, Win Me," Attn. Marketing Dept., PO Box 5511, Martinsville, VA 24115. Requests must be received by ValleyStar Credit Union no later than November 30, 2025.
- 14. **SPONSOR.** ValleyStar Credit Union, PO Box 5511, Martinsville, VA 24115. The Promotion is in no way sponsored, endorsed, or administered by, or otherwise associated with any websites used for the promotion of the Promotion, including without limitation Facebook, Instagram, and Twitter.

THE PROMOTION IS VOID WHEREVER PROHIBITED BY LAW.