



## HELOC Home Depot Gift Card Giveaway Official Rules

- 1. Eligibility:** The sweepstakes is open to current members of Jovia Financial Federal Credit Union ("Jovia"); who are 18 years of age or older, residents of the United States of America at date of entry and close on a new Home Equity Line of Credit during January 1, 2026 through December 31, 2026. Employees, officers, directors of Jovia; and employees of any provider of the promotional consideration or advertising or promotional agency involved in the sweepstakes are not eligible to participate. All applicable federal, state, and local laws and regulations apply. **No purchase necessary to win.** Void where prohibited or restricted by law.
- 2. The Sweepstakes Period:** The sweepstakes entry period begins at 12:01 am EST on January 1, 2026, and ends at 11:59 pm EST on December 31, 2026 (the "Sweepstakes Period"). Winners will be randomly selected from the entries submitted during the Sweepstakes Period.
- 3. How to Enter:** Entrants must close on a Jovia Home Equity Line of Credit during the Sweepstakes Period. Eligible entrants will receive one entry for the duration of the Sweepstakes Period. The entry will be included in the monthly drawing during the month in which the Home Equity Line of Credit closes. Membership eligibility requirements apply. Not all applicants may be approved.
- 4. Alternative Means of Entry:** Entrants may also enter by mail. Entries must include: your full name, complete mailing address, telephone number, and the words "Jovia Financial Credit Union – HELOC Home Depot Gift Card Giveaway" on a plain 3" x 5" piece of paper and mailing it in a sealed, stamped and hand printed #10 envelope to: HELOC Home Depot Gift Card Giveaway Entries. c/o Jovia Financial Credit Union, 1000 Corporate Drive, Westbury, NY 11590. Entries must be mailed and postmarked between January 1, 2026, and December 31, 2026, and must be received by January 6, 2027.
- 5. Winner Selection:** Winners will be selected from all entries (excluding previous winners of this promotion) received during the Sweepstakes Period. There will be two (2) winners per month and will be determined by random drawing conducted by Jovia. There will be twelve (12) drawings to be held on or about February 1, 2026, on or about March 1, 2026, on or about April 1, 2026, on or about May 1, 2026, on or about June 1, 2026, on or about July 1, 2026, on or about August 1, 2026, on or about September 1, 2026, on or about October 1, 2026, on or about November 1, 2026, on or about December 1, 2026, and on or about January 6, 2027. Winners will be notified within 4 days of random drawing via email and/or phone provided on member's account. Potential winners must accept prize within seven (7) days of being notified. If a potential winner fails to timely respond or is disqualified for any reason, Jovia may, in its sole discretion, award the applicable prize to an alternate winner selected at random. Winners may be required to sign and return an Affidavit of Eligibility, Release of Liability, and an Advertising Consent Form within seven (7) days of notification. Failure to comply with this condition may result in prize forfeiture.
- 6. Prizes/Odds of Winning Prize:** Twenty-four (24) individual winners. Prize – Twenty-four (24) \$250 Home Depot Gift Card. Prizes will be emailed to the email address listed on member's account. Overall odds of winning depend on number of all entries received during the



Sweepstakes Period. The number of qualified entries will not affect the value of the prize awarded.

7. **Prize Restrictions:** No substitutions, cash equivalents, or transfer of prize permitted except at the sole discretion of the Sponsor. Prizes may not be sold, bartered or exchanged by winners. Prize consists of only those items specifically listed as part of the prize. Jovia makes no warranties, and hereby disclaims any and all warranties, expressed or implied, concerning any prize furnished by third parties. Prize may vary to what has been advertised, pictured, etc. Promotion Parties are not responsible for damage or loss of a prize after it has been delivered to a confirmed winner. Prize will be fulfilled by Jovia after verification of eligibility.
8. **IRS Reporting:** Value of winning prize will be reported on the applicable IRS 1099 Form.
9. **Official Rules:** A copy of these official rules is available at all Jovia branch locations and on [www.jovia.org](http://www.jovia.org).
10. **Sponsor:** Jovia Financial Credit Union, 1000 Corporate Drive, Westbury, New York 11590 is the sole sponsor of this promotion.
11. **Publicity and Release:** Except where prohibited by law, entry constitutes permission to use winner's name, photo in any media for advertising and publicity purposes, without additional review, compensation, or approval of the winner. By participating, entrants agree to be bound by the Official Rules and the decisions of the judges, which are final and binding in all respects.
12. **Winner's List:** For the winner list, send a self-addressed stamped envelope to HELOC Home Depot Gift Card Giveaway c/o Jovia, 1000 Corporate Drive, Westbury, NY 11590. Attn: Marketing. Requests for winner information must be received within one month after the end of the Sweepstakes Period.
13. **Right to Cancel or Remedy:** Jovia reserves the right to cancel, suspend, or modify the operation and conduct of the sweepstakes, including the official rules if any suspicion or belief arises that the sweepstakes has been subject to tampering; possible fraud, or other irregularities or take any legal means to remedy the situation rather than discontinue the sweepstakes.
14. **Limitations on Liability:** Jovia is not responsible for any printing, production, or other error. Jovia is not liable for any problems or damages arising from the transmission, communications, or other technical errors as a result of using digital technology. If the account associated with the debit card is held by another besides the winner, Jovia is not liable if someone other than the winner receives the financial benefit of the account credit.
15. Winner is responsible for all taxes and any other expenses not specified.
16. **Social Media Promotion:** Although the sweepstakes may be featured on Instagram, Twitter, Facebook and/or other social media platforms, the sweepstakes is in no way sponsored, endorsed, administered by, or association with Twitter, Facebook and/or such other social media platforms and you agree that Instagram, Twitter, Facebook and all other social media platforms are not liable in any way for any claims, damages or losses associated with the sweepstakes.



**17. Trademarks.** All trademarks, trade names, or logos mentioned or used are the property of their respective owners. Every effort has been made to properly capitalize, punctuate, identify and attribute trademarks and trade names to their respective owners, including the use of ® and ™ wherever possible and practical. Home Depot is not a sponsor of this sweepstakes.