



1. Sponsor

The Community Heroes 250 Campaign (“Promotion”) is sponsored by North Bay Credit Union (“Sponsor”), 101 Golf Course Dr, Rohnert Park, CA 94928.

2. Promotion Period

The Promotion begins at **12:00 a.m. Central Time on July 6, 2026** and ends at **11:59 p.m. Central Time on August 31, 2026** (“Promotion Period”). Sponsor’s computer is the official timekeeping device.

3. Eligibility

The Promotion is open to **legal residents of the United States who are eighteen (18) years of age or older** at the time of nomination.

The following individuals are **not eligible to win** prizes:

- Employees, officers, directors, volunteers, and officials of Sponsor
- Sponsor’s affiliates, subsidiaries, and advertising or promotion agencies
- Members of the immediate family (spouse, parent, child, sibling) or household of any such individual

Such individuals may submit nominations, but are not eligible to receive prizes. Void where prohibited or restricted by law.

4. No Purchase Necessary

NO PURCHASE, PAYMENT, ACCOUNT, LOAN, DEPOSIT, OR MEMBERSHIP RELATIONSHIP WITH NORTH BAY CREDIT UNION IS NECESSARY TO ENTER OR WIN.

A purchase or relationship with Sponsor **will not increase the likelihood of winning or selection.**

5. How to Enter

To enter, visit the official campaign webpage at northbaycu.com/America250 during the Promotion Period and complete the nomination form with the required information, including:

- Nominator’s name and contact information

- Hero nominee's name and contact information
- Community
- Occupation/Role
- Description (100 words or fewer describing the nominee's impact)

Limit **one (1) nomination per person per hero**. Sponsor is not responsible for incomplete, late, misdirected, or illegible entries. Submission of a nomination constitutes agreement to these Official Rules.

6. Eligible Nominations

Nominations may include individuals who positively impact their community, including but not limited to:

- Veterans and active-duty military
- Teachers and educators
- Firefighters and law enforcement officers
- EMS and first responders
- Healthcare workers
- Volunteer coaches
- Nonprofit and community volunteers

Nominees must be living individuals and must be residents of the United States.

7. Winner Selection

Each calendar month during the Promotion Period, Sponsor will select up to **four (4) Community Heroes** from eligible submissions.

Selected nominees will be evaluated based on the following criteria:

- Demonstrated positive impact on the community
- Alignment with campaign purpose
- Quality and clarity of submission
- Overall merit of the nominee's contribution

Selections are made by Sponsor in its sole discretion and are final and binding.

8. Prizes

Each selected Community Hero will receive:

- One (1) **\$250 Visa® Gift Card**

Each nominator of a selected Community Hero will receive:

- One (1) **\$25 Visa® Gift Card**

Approximate number of prizes:

- Up to **8 Community Hero prizes** total (based on 4 per month for 2 months)
- Up to **8 nominator prizes**

Total Approximate Retail Value: \$1,100

Prizes are non-transferable and may not be substituted except at Sponsor's discretion. All federal, state, and local taxes are the sole responsibility of the prize recipient.

9. Winner Notification

Potential winners will be notified by phone, email, or other contact information provided at nomination.

If a potential winner:

- Cannot be contacted within ten (10) business days
- Fails to respond
- Fails to complete required documentation

Sponsor may select an alternate winner.

10. Verification and Publicity Release

Selected Community Heroes must complete and sign a publicity and eligibility release prior to receiving a prize. Failure to complete required documentation may result in disqualification.

By participating, entrants agree that Sponsor may use submitted names, stories, and related content for promotional purposes, **subject to obtaining necessary consent from selected nominees**, without additional compensation, except where prohibited by law. If a photograph is submitted, entrant represents they have obtained permission from the individual depicted and the photographer (if applicable), and agrees to provide written consent upon request.

Entrants represent that:

- They have permission to submit the nomination and related content
- The submission does not violate any third-party rights

11. Content Guidelines

Entries must:

- Be original and truthful
- Not include false, defamatory, or misleading information
- Not infringe on intellectual property or privacy rights
- Not include confidential or sensitive personal information

Sponsor reserves the right to disqualify any nomination that violates these guidelines.

12. Limitation of Liability

By participating, entrants agree to release and hold harmless Sponsor, its affiliates, and their respective employees, officers, and agents from any claims arising from participation in the Promotion or acceptance or use of any prize.

Sponsor is not responsible for:

- Technical failures or interruptions
- Incomplete or inaccurate nomination information
- Unauthorized human intervention
- Lost, late, or misdirected entries

13. General Conditions

Sponsor reserves the right to cancel, suspend, or modify the Promotion if fraud, technical failures, or other factors impair the integrity of the Promotion. Sponsor reserves the right to disqualify any individual who tampers with the nomination process or violates these Official Rules.

14. Privacy

Information submitted in connection with this Promotion will be used to administer the Promotion and in accordance with Sponsor's Privacy Policy available at northbaycu.com/America250.

15. Social Media Disclosure

This Promotion is **in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, or Meta**. By participating, entrants release those entities from any liability related to this Promotion.

16. Third-Party Disclaimer

Visa® is a registered trademark of Visa® International Service Association. **Visa® is not a sponsor of and is not affiliated with this Promotion.** Gift cards are subject to issuer terms and conditions.

17. Governing Law

This Promotion is governed by applicable federal laws and the laws of the State of Illinois, without regard to conflict of law principles.

18. Official Rules and Winner List

For a copy of these Official Rules or a list of winners, visit northbaycu.com/America250 or send a request to:

North Bay Credit Union
Attn: Community Heroes 250 Campaign
101 Golf Course Dr, Rohnert Park, CA 94928