

**UNIVERSITY CREDIT UNION “75th
ANNIVERSARY GIVEAWAY” SWEEPSTAKES
OFFICIAL RULES**

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.**
2. **EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.**
3. **Sweepstakes Period:** Sweepstakes begins March 2, 2026 at 12:00 AM PST and ends December 31, 2026 at 11:59 PM PST (“Sweepstakes Period”).
4. **Consumer Disclosure:** Odds of winning any prize depend on the total number of eligible entries received as of each drawing date. Because each person may only enter the Sweepstakes once, each eligible entrant will have one (1) entry in all four drawings. However, since new entrants may join the Sweepstakes throughout the Sweepstakes Period, the total number of eligible entries may increase prior to each subsequent drawing. As a result, the odds of winning may differ from one drawing to the next. For example, if 100 eligible entries are received before the entry deadline for a particular drawing, the odds of winning that drawing would be 1:100.
5. **Prizes: Four (4) \$750 prizes** will be awarded to **four (4) winners**. Total Approximate Retail Value of all prizes: \$3,000.
6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd. Los Angeles, CA 90025.
7. **Entry Deadline:** Monday, December 31, 2026 at 11:59 PM PST
8. **Eligibility:** Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. Membership is not required to enter or win. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Sweepstakes void where prohibited by law.
9. **How to Enter:** There are two methods of entry. Eligible entrants may only enter the Sweepstakes using one of the following methods.
 1. **Mail-In Method of Entry:** To enter without signing up online, an eligible entrant may legibly print his or her name, address, telephone number (including area code) and email address on a 3” x 5” card, place it in an envelope and mail it to: University Credit Union, “75th Anniversary Giveaway” 1500 S. Sepulveda Blvd., Los Angeles, CA 90025 Attention: Marketing Department. Eligible entrants who do not enter the Sweepstakes via the method described in section 9.2. below will receive a maximum of one (1) entry regardless of the number of 3” x 5” cards received. Mail-in entries must be received by the final date of the phase for which the entrant wishes their entry to be included. Only one mail-in entry per eligible individual will be accepted. Proof of mailing does not constitute proof of delivery. Mass or mechanically reproduced entries will not be accepted. The Credit Union is not responsible for incomplete, lost, stolen, misdirected, postage-due or illegible entries or entries received after the deadline. Once submitted, entries become the sole property of the Credit Union and will not be acknowledged or returned.
 2. **Online Entry:** Eligible entrants may participate in the “75th Anniversary Giveaway” by visiting the designated giveaway landing page at www.ucu.org/750-giveaway and submitting their first name, last name,

valid email address, and valid phone number. Only fully completed submissions received during the Sweepstakes Period will be considered eligible entries. Each eligible individual who submits the required information during the Sweepstakes Period will receive one (1) entry into the drawing for the Sweepstakes prizes. Limit one entry per person. Entries are valid for the entire duration of the Sweepstakes Period. The Credit Union is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by the Credit Union on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Credit Union reserves the right to select winners from eligible entries received as of such termination date. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process. The Credit Union may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

10. **PRIZE DRAWINGS:** One winner will be randomly selected at the end of each phase of the 75th Anniversary celebration:

- Winner 1: March – May
 - Entry window for drawing 1: March 2, 2026 at 12:00 AM PST – May 21, 2026 at 11:59 PM PST
 - Drawing date/time: On or around June 5, 2026 at 12:00 PM (noon) PST
- Winner 2: June – August
 - Entry window for drawing 2: June 1, 2026 at 12:00 AM PST – August 31, 2026 at 11:59 PM PST
 - Drawing date/time: On or around September 4, 2026 at 12:00 PM (noon) PST
- Winner 3: September – October
 - Entry window for drawing 3: September 1, 2026 at 12:00 AM PST – October 31, 2026 at 11:59 PM PST
 - Drawing date/time: On or around November 6, 2026 at 12:00 PM (noon) PST
- Winner 4: November – December
 - Entry window for drawing 4: November 1, 2026 at 12:00 AM PST – December 31, 2026 at 11:59 PM PST
 - Drawing date/time: On or around January 8, 2027 at 12:00 PM (noon) PST

All eligible entries received between March 2, 2026 at 12:00 AM PST and December 31, 2026 at 11:59 PM PST will be included in the Sweepstakes and will be carried forward for consideration in each of the four (4) drawings should they not be drawn at the end of each phase. Participants may only enter the Sweepstakes once; no additional entries are permitted for subsequent phases. Any participant selected as a prize winner in a drawing will not be eligible for any remaining drawings. Prizes will be deposited into the member-owner's checking account or mailed via check within five (5) days after the winner is selected. Prizes will be made available via direct deposit.

11. **LIMITATION OF LIABILITY:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Sweepstakes. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, use, misuse, or possession of any prize received in this Sweepstakes. The Credit Union and each of its officers, directors, employees, members,

representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, use, misuse, or possession of any prize awarded or participation in this Sweepstakes. The 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 Sweepstakes. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

12. **LIST OF WINNERS:** For a list of winners, mail a self-addressed, stamped envelope to: University Credit Union, Attention: "75th Anniversary Giveaway" 1500 S. Sepulveda Blvd, Los Angeles, CA 90025. Request must be received by January 11, 2027.
13. **TAXES:** The Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes.
14. **PUBLICITY AUTHORIZATION:** Except where prohibited by law, each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission.
15. **CHOICE OF LAW:** All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the California, USA, without regard to choice of law rules.