

UNIVERSITY CREDIT UNION
“CREDIT CARD CHALLENGE” 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 October 1, 2026 at 12:00 AM PST and ends October 31, 2026 at 11:59 PM PST (“Sweepstakes Period”).
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Sweepstakes Period before the entry deadline, odds of winning are 1:100.
5. **Prizes:** Ten (10) winners will each receive a \$250 statement credit.
6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd. Los Angeles, CA 90025.
7. **Entry Deadline:** Saturday, October 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. Open to legal U.S. residents age 18 or older and must be a University Credit Union member and primary cardholder of an eligible University Credit Union credit card account. 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 once using one of the following methods.
 1. **Mail-In Method of Entry:** To enter without completing qualifying purchase transactions, 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, “Credit Card Challenge Sweepstakes” 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 October 31, 2026 at 10:00 AM PST. 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. **Automatic Entry:** To be eligible for automatic entry into the Credit Card Challenge Sweepstakes, entrants must be a University Credit Union member and primary cardholder of an eligible University Credit Union credit card account. For the account

holder to be automatically entered into the Sweepstakes, they must complete ten (10) qualifying purchase transactions of \$5.00 or more using their University Credit Union credit card during the Sweepstakes Period. An eligible entry is defined as one (1) purchase transaction using the University Credit Union credit card for an amount of at least \$5.00. Qualifying purchases include point-of-sale purchases, online purchases, and purchases made through digital wallet services such as Apple Pay®, Google Pay®, Samsung Pay®, or other digital wallet platforms when funded by an eligible University Credit Union credit card.

The following transactions are not eligible for entry and will not qualify as Sweepstakes entries: ATM withdrawals, cash advances, person-to-person transfers (including but not limited to Zelle®, Venmo®, Cash App®, or similar services), account-to-account transfers, loan payments, fees, returned or refunded purchases, disputed transactions, fraudulent or unauthorized transactions, and any other non-purchase transactions as determined by the Credit Union.

There is no separate online entry process. Entry is automatic as long as the participant meets the eligibility requirements and completes qualifying transactions. The number of entries does not increase with the transaction amount beyond the \$5.00 minimum purchase requirement. Ten (10) qualifying transactions earn one (1) entry regardless of transaction amount. All entries are valid throughout the 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:** The random drawing for ten (10) \$250 Statement Credit Winners will be held on November 3, 2026, before 5:00 PM PST. All eligible entries received between October 1, 2026, at 12:00 AM PST and October 31, 2026, at 11:59 PM PST will qualify for the prize drawing.

Odds of winning depend upon the number of eligible entries received. Prizes will be credited to the member-owner's University Credit Union account and applied to their statement balance within five (5) business days after winner verification and

acceptance. The Credit Union reserves the right to substitute a prize of equal or greater value if necessary.

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: "Credit Card Challenge Sweepstakes" 1500 S. Sepulveda Blvd, Los Angeles, CA 90025. Request must be received by December 31, 2026.
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:** 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, except where prohibited.
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.

