UNIVERSITY CREDIT UNION

"MERRY MONEY 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 November 9, 2026 at 12:00 AM PST and ends December 14, 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: One (1)** $5,000 prize will be awarded to **one (1)** grand prize winner.

6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd. Los Angeles, CA 90025.

7. **Entry Deadline:** Monday, December 14, 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. 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 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, "Merry Money 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 December 14, 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 automatically entered into the "Merry Money Giveaway", entrants must have an active University Credit Union issued credit card. Each qualifying transaction of at least $5.00 made with the credit card during the Sweepstakes Period will count as one entry into the drawing for the $5,000 grand prize. For the account holder to be entered to win the Sweepstakes Prize, they must conduct purchases using their University Credit Union credit card. An eligible entry is defined as one purchase using the University Credit Union credit card for an amount at least $5.00. 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. 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 the Grand Prize will be held on December 15, 2026 before 5:00 PM PST. All eligible entries received between November 9, 2026 at 12:00 AM PST and December 14, 2026 at 11:59 PM PST will qualify for the prize drawing. 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: "Merry Money Giveaway" 1500 S. Sepulveda Blvd, Los Angeles, CA 90025. Request must be received by December 16, 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 by law.

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.