

UNIVERSITY CREDIT UNION
“PROJECT PAYDOWN GIVEAWAY”
OFFICIAL RULES

1. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS GIVEAWAY.**
2. **EACH GIVEAWAY ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.**
3. **Giveaway Period:** Giveaway begins July 1, 2026 at 12:00 AM PST and ends December 31, 2026 at 11:59 PM PST (“Giveaway 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 Giveaway Period before the entry deadline, odds of winning are 1:100.
5. **Prizes:** Two (2) \$2,500 prizes will be awarded to two (2) grand prize winners — one winner per drawing period. Monthly Gift Card Drawings are separate from the Grand Prize Giveaway and are governed by Section 11 of these Official Rules.
6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd. Los Angeles, CA 90025.
7. **Entry Deadline:** First entry period ends September 30, 2026 at 11:59 PM PST; Second entry period ends 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 Giveaway. By entering this Giveaway, entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Giveaway void where prohibited by law.
9. **How to Enter:** There are two methods of entry. Eligible entrants may only enter the Giveaway once per drawing period using one of the following methods.
 1. **Mail-In Method of Entry:** To enter without participating in Project Paydown, 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, “Project Paydown Giveaway” 1500 S. Sepulveda Blvd., Los Angeles, CA 90025 Attention: Marketing Department. Eligible entrants who do not enter the Giveaway via the method described in section 9.2 below will receive a maximum of one (1) entry per drawing period regardless of the number of 3” x 5” cards received. Mail-in entries must be received by the applicable entry deadline. 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 “Project Paydown Grand Prize Giveaway,” entrants must complete the three required Project Paydown tasks and submit a completion form during the Giveaway Period. Once the Credit Union verifies completion, the entrant will receive one (1) entry into the applicable drawing period. There is no separate online entry process. Entry is automatic as long as the participant meets the eligibility requirements and completes the required

tasks. All eligible entries received during the first entry period will be included in the first drawing and, if not selected, will automatically roll over and remain eligible for the second drawing. Registration for Project Paydown also provides automatic entry into the Monthly Gift Card Drawings described in Section 11. No additional action is required to enter the monthly drawings.

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 Giveaway 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 Giveaway, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify or suspend the Giveaway. 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 Giveaway if it determines that said entrant is attempting to undermine the legitimate operation of the Giveaway by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

10. **PRIZE DRAWINGS:** The random drawings for the Grand Prizes will be held as follows:

1. **First drawing:** Within ten (10) business days after the first entry period closes, no later than October 14, 2026.
2. **Second drawing:** Within ten (10) business days after the second entry period closes, no later than January 15, 2027).

All eligible entries received between July 1, 2026 and September 30, 2026 will be included in the first drawing. Entries not selected as the first drawing winner will remain eligible for the second drawing. All eligible entries received between October 1, 2026 and December 31, 2026 will be included in the second drawing. Monthly Gift Card Drawings are conducted separately from the Grand Prize Giveaway and do not provide entries into the grand prize drawings. Monthly drawings are further described in Section 11.

Grand prizes will be applied as a principal reduction to the winner's outstanding loan balance with University Credit Union within ten (10) days of winner selection. Grand prizes will not be deposited into a checking account or disbursed by check.

The monthly drawings are separate from the Project Paydown Grand Prize Giveaway and do not provide entries into the grand prize drawings.

11. **MONTHLY GIFT CARD DRAWINGS:** From July 1, 2026 through December 1, 2026, one (1) registered Project Paydown participant will be randomly selected each month to receive a \$50 CashBack+ digital gift card.

Participants are automatically entered into the monthly drawing for any month in which they are registered for Project Paydown. No additional action is required to enter.

Winners will be notified by email using the contact information on file by the 15th day of each month (July through November). The \$50 prize will be fulfilled through CashBack+, University Credit Union's digital gift card marketplace, where the winner may select a digital gift card from participating brands. No cash alternative is available. The monthly drawings are separate from the Project Paydown Grand Prize Giveaway and do not provide entries into the grand prize drawings.

12. **LIMITATION OF LIABILITY:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Giveaway. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Giveaway or the acceptance, use, misuse, or possession of any prize received in this Giveaway. 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 Giveaway. 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 Giveaway. 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 Giveaway and redemption of a prize.
13. **LIST OF WINNERS:** For a list of winners, mail a self-addressed, stamped envelope to: University Credit Union, Attention: "Project Paydown Grand Prize Giveaway" 1500 S. Sepulveda Blvd, Los Angeles, CA 90025. Request must be received by January 20, 2027.
14. **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.
15. **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.
16. **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 Giveaway, shall be governed by, and construed in accordance with, the substantive laws of the California, USA, without regard to choice of law rules.