

DRAWING GUIDELINES & OFFICIAL RULES
A+ Federal Credit Union (A+FCU) 2026 “Debit Days of Summer”

GIVEAWAY SPONSOR: A+ Federal Credit Union (A+FCU)
P.O. Box 14867, Austin, Texas 78761
512.302.6800
marketing@aplusfcu.org

PRIZES

Twenty (20) winners will receive a cash prize of up to \$500 deposited into their Membership Savings Account (five (5) winners per week for four (4) weeks), and five (5) Grand Prize winners will each receive \$1,000. If winning entry is associated with an eligible debit card transaction of \$5 or more, the prize amount will equal the dollar amount of that transaction, subject to a minimum of \$5 and maximum of \$500. If the winning entry is a mail-in entry or otherwise not associated with an eligible debit card transaction, the winner will receive \$500. Winners are responsible for any taxes.

ELIGIBILITY

Entrants must have a valid U.S. SSN or ITIN and be a current member of the Credit Union at the time of entry and at the time prizes are awarded in order to enter and win.

Weekly drawing eligibility:

Automatic Entry: A+FCU members ages 18 and up in good standing with a US SSN/ITIN will automatically receive one (1) entry for each eligible posted signature-based or PIN-based debit card purchase transaction during the Drawing Period, up to ten (10) entries per day. ATM withdrawals, cash advances, returns, adjustments, credits, and other non—purchase transactions are not eligible. For automatic entry, the par value of one share (\$2) must be on deposit in the Membership Savings account, no accounts can be more than thirty (30) days overdrawn, and no loans can be over thirty (30) days past due. A+FCU employees, employee household members, and Board Members of A+FCU are not eligible. Weekly automatic entry eligibility requirements must be met by 12:00 pm CST on Wednesday to be eligible for the following Monday drawing. In the event the Credit Union is closed on a Monday, the drawing will take place on the next business day.

Mail-In Entry: Persons may enter by mailing a 3" x 5" index card containing their name, address, email address, and phone number to: A+ Federal Credit Union, Attn: Marketing Department Contest, PO Box 14867, Austin, TX 78761-4867. **Mail-in entrants may submit up to ten (10) entries per day during the Drawing Period, which is the same maximum number of entries available through qualified debit card transactions. Each mailed entry must be submitted separately and comply with these Official Rules.** Mail-in entrants are not required to make deposits, conduct transactions, maintain balances or obtain products, to enter. To be eligible for a weekly prize drawing, completed mail-in entries must be received by 5:00 p.m. CST on Wednesdays during the Drawing Period. A+FCU is not responsible for lost, late, illegible, misdirected, postage-due, or mutilated mail or entries.

DRAWING PERIOD

The Drawing Period begins at 12:01 am CST on August 3, 2026 and ends at 11:59 pm CST on August 30, 2026.

HOW WINNERS ARE DETERMINED

Weekly Winners

Five (5) winners for a total of twenty (20) winners will be randomly selected each Monday within the Drawing Period from all eligible debit card transaction entries and mail-in entries received during the preceding week. The weekly prize drawings will be conducted by A+FCU each Monday starting on August 10, 2026 by a representative affiliated with the A+FCU Main Office located at 6420 E US HWY 290 SVRD, Austin TX 78723.

Grand Prize Winners

For the Grand Prize Winners, five (5) winners will be randomly selected from all eligible entries received during the Drawing Period. Eligible entries include qualified debit card transaction entries and mail-in entries, subject to the maximum of ten (10) entries per person per day regardless of entry method. The Grand Prize drawing will be conducted on Wednesday, September 2, 2026, by a representative affiliated with the A+FCU Main Office located at 6420 E US HWY 290 SVRD, Austin, TX 78723.

A+FCU's decisions regarding eligibility, winner selection, and prize awards are final and binding. Odds of winning depend on the number of eligible entries received. Each eligible entry, whether generated through a qualifying debit card transaction or submitted through the mail-in entry method will have an equal chance of being selected. To obtain the name of the winners, email marketing@aplusfcu.org.

TO CLAIM PRIZE

Winners will be notified using the contact information maintained in A+FCU's records or provided on the 3x5 entry card on the day they are selected. A+FCU is not responsible for outdated or inaccurate contact information provided by participants. Need not be present to win. Winner has three (3) business days to respond to the Credit Union and accept the prize. Upon acceptance of the prize, winnings will be deposited into the winner's Membership Savings Account. If weekly winner is a member but does not have a checking account and debit card with A+FCU, \$500 will be deposited to the Membership Savings Account. If the winner does not contact A+FCU within three (3) business days of the notification, the entry will be disqualified and an alternate winner will be chosen. This process will continue until a winner has been selected.

For the Grand Prize winners, upon acceptance of the prize, winnings will be deposited into the winner's Membership Savings Account. If the winner is a member but does not have a checking account and debit card with A+FCU, \$1,000 will be deposited to the Membership Savings Account. If a winner does not contact A+FCU within three (3) business days of the notification, the entry will be disqualified and an alternate winner will be chosen. This process will continue until all five winners have been selected.

RELEASE AND LIMITATIONS OF LIABILITY

- Liability for any applicable federal, state, or other taxes will be the sole responsibility of the winner and no prize will be awarded without receipt of the proper legal paperwork as determined by A+FCU.
- Winner understands that the prize awarded may not be substituted or assigned.
- Unless prohibited by law, winner agrees that A+FCU may use winner's name, city and state of residence, photograph and/or likeness for advertising trade and/or any other purposes in any media now or hereafter known without further compensation, permission or notification.
- Participant agrees that the aforementioned parties and all of their respective officers, directors, shareholders, employees, representatives and agents shall have no liability and will be held harmless by participants for any claim, action, liability, loss, injury or damage to participants or any other person or entity, including, without limitation, personal injury or death to participants or any other person or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of the acceptance, possession, use or misuse of a prize and any travel or travel-related activity thereto or participation in this promotion.
- Winner consents to use their name in connection with the contest and all images are the exclusive property of A+FCU.
- A+FCU reserves the right, in its sole discretion, to modify, suspend, and/or terminate this Contest should virus, bugs, non-authorized human intervention or other causes beyond the control of A+FCU corrupt or impair the administration, security, fairness or proper play of the Contest. In case of such suspension or termination, a notice will be posted, and at A+FCU discretion, winners will be selected from eligible nonsuspect participants prior to event requiring such termination or suspension. A+FCU reserves the right, at its sole discretion, to disqualify any participant if his or her fraud or misconduct affects the integrity of the contest or fails to remain in good standing with the Credit Union. Correspondence relating to entry in the sweepstakes will not be answered or acknowledged.
- A+FCU is not responsible for any typographical or other error in the printing of the offer, administration of the contest or in the announcement of any and all prizes.
- By participating, participants agree to these Official Rules and to the decisions of the results of the drawings, which will be final and binding in all respects.
- Providing contact information for purposes of this promotion does not require participants to consent to marketing communications. Any marketing communication will be provided in accordance with applicable law and A+FCU's Privacy Notice.
- Offer void where prohibited by law.
- Entries generated by script, macro, bot, automated means, or similar technologies are void.
- **NO PURCHASE, PAYMENT, TRANSACTION, OR OBLIGATION IS NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.**