DRAWING GUIDELINES & OFFICIAL RULES A+ Federal Credit Union (A+FCU) 2024 "75th Anniversary Week Member Give Back"

GIVEAWAY SPONSOR: A+ Federal Credit Union (A+FCU)

P.O. Box 14867, Austin, Texas 78761

512.302.6800

marketing@aplusfcu.org

PRIZE: One thousand (1,000) winners will each receive one (1) \$75 deposit to their Membership Savings Account (\$75 value).

ELIGIBILITY: All A+FCU members over the age of 19 in good standing and a US SSN/ITIN automatically receive one entry into the drawing for each category they have an A+FCU product in from the following list. If member has multiple products in one category, they only receive one entry for that category, allowing up to 10 entries per member.

- 1. A+FCU Membership Saving
- 2. Cash-Back Checking
- 3. Direct Deposit
- 4. Online Banking Log In during last 90 days
- 5. A+FCU Certificate
- 6. StartUp Certificate
- 7. Personal Loan
- 8. Auto Loan
- 9. Mortgage
- 10. Home Equity Loan/Home Equity Line of Credit

For automatic entry, the par value of one share (\$10) 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. Automatic entry eligibility requirements must be met by 12:00 pm CST on Thursday, May 23 to be eligible for the 75th Anniversary Week drawing. A+FCU employees, employee household members, and Board Members of A+FCU are not eligible.

No purchase is necessary to enter. Persons may also enter by mailing a 3" x 5" index card with their name, address and phone number to A+FCU, Attn: Marketing Department 75th Anniversary Week Contest, PO Box 14867, Austin, TX 78761-4867. Completed entries must be received by Noon, May 23, 2023 to be entered in the prize drawing. A+FCU is not responsible for lost, late, illegible, misdirected, postage-due or mutilated mail or entries.

DRAWING PERIOD: The Drawing Period begins on May 28, 2024 and ends on May 31, 2024.

WINNER DRAWINGS: One thousand (1,000) winners will be randomly drawn from all eligible entries received during the Drawing Entry Period. The prize drawings will be conducted by A+FCU on Thursday, May 23, 2024 at 12:00 pm CST at A+FCU One La Costa located at 1016 La Posada Dr., Austin, TX 78752. All decisions are final. Odds of winning determined by number of entries received during the Drawing Entry Period. To obtain the names of the winners, email marketing@aplusfcu.org.

TO CLAIM PRIZE: Winners will be notified by email no later than June 3, 2024. Need not be present to win. Prizes will be deposited into the winners' Membership Savings Accounts within five (5) business days of the drawing. In the event the winner does not have an A+FCU Membership Savings Account, a check will be mailed to the winner at the mailing address listed on winner's A+FCU membership account no later than June 10, 2024.

CONDITIONS OF PARTICIPATION: Participation in the drawing constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of A+FCU, which are final and binding. Winning a prize is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The drawing is subject to all applicable federal, state and local laws. Offer void where

prohibited by law. By participating, entrants agree to be bound by these Official Rules, as interpreted by A+FCU in its sole discretion. A+FCU is not responsible for lost, late, misdirected, undeliverable or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmission, typographical or system errors and failures, faulty transmissions, technical malfunctions or otherwise. Winner(s) understands that the prize awarded may not be substituted or assigned.

RELEASE AND LIMITATIONS OF LIABILITY: Entrants agree to release, discharge, indemnify and hold harmless A+FCU, and each of its officers, directors, employees, members, representatives, and agents from and against all claims and causes of action arising from or relating to, either directly or indirectly, and either wholly or in part, participation in this Drawing or the receipt or use of any prize. Except where otherwise prohibited by law, entrant grants (and agrees to confirm that grant in writing) permission to A+FCU and those acting under A+FCU's authority the right to the use of his/her name, photograph, likeness, voice, video recording, image and biographical information and statements for advertising, trade, publicity and promotional purposes without additional compensation, in all media now known or hereafter discovered, worldwide and on the internet, without notice, review or approval. All images are the exclusive property of A+FCU.

MARKETING AND PRIVACY AGREEMENT: By submitting an entry in this drawing, the entrants grant A+FCU permission to email or call with information regarding A+FCU products, services, promotions, special offers and events. Entrants may opt out of email and phone contact at any time. To opt-out of emails, send an e-mail to marketing@aplusfcu.org or click "unsubscribe" at the bottom of any future email communication. A+FCU will not share entrant's phone number or email address with any other parties for any purpose.