

Virtual Financial Service Representative Survey Giveaway Promotion Rules

These are the Official Rules for Commonwealth Credit Union's ("CCU") Virtual Financial Service Representative Survey ("Giveaway")

NO PURCHASE OR ACCOUNT OPENING IS NECESSARY TO ENTER OR WIN.
MAKING A PURCHASE, OPENING AN ACCOUNT OR OBTAINING A LOAN WITH CCU WILL NOT INCREASE YOUR ODDS OF WINNING. PROMOTION IS VOID WHERE PROHIBITED BY LAW.

- I. Terms and Conditions - By entering the Promotion, you fully and unconditionally agree to abide by and accept these Official Rules. Failure to comply with these Official Rules may result in your disqualification from the Promotion.
- II. Eligibility - The Promotion is open only to legal residents of the United States, who, at the time of entering the Promotion are eighteen years of age or older. All entrants must be natural persons. No entries from business entities accepted. Employees of CCU, its affiliates, subsidiaries, advertising or promotional agencies, and their immediate family members and/or those living in same household are not eligible to enter the Promotion. Immediate family includes spouse, parents, siblings, children, stepparents, stepchildren, grandparents and grandchildren. CCU reserves the right to verify eligibility qualifications of any winner. The value of each prize represents CCU's good faith determination of the maximum retail value thereof. For Form 1099 reporting purposes, each winner shall be bound by such good faith determination. By entering, entrants agree to comply with these Official Rules, including all eligibility requirements. Winning a prize is contingent upon fulfilling all requirements set forth in these Official Rules. THIS PROMOTION IS VOID IN RHODE ISLAND, FLORIDA, NEW YORK AND WHERE PROHIBITED BY LAW, RULE, REGULATION OR ORDINANCE.
Promotion Period - The Promotion begins on July 16th, 2025 at 9:00 AM Eastern Standard Time (EST) and ends July 25th, 2025 at 5:00 PM Eastern Standard Time (EST) (the "Giveaway Period").
- III. How to Enter - No Purchase Necessary to Enter or Win. During the giveaway period, you may enter by completing the survey at the end of the Virtual Financial Service Representative experience (paper and electronic surveys). Entries must be received during the promotion period. If you wish to be removed from future sweepstakes, please email us at mkting@cwcu.org and

we will shred your paper entry form. If you wish to be removed from receiving future text messages please follow the directions on your phone. To be eligible individuals must be 18 years of age or older.

- IV. Prize - The prize winner(s) will be selected by random drawing from all entries received during the Promotion Period on July 28th, 2025 at 9:00 AM (EST) (Paper and electronic survey entries). The winner will be contacted via email. The prize winner will receive a \$25 deposit to their Commonwealth Credit Union Savings Account. If the winner cannot be contacted using the information provided with the entry, by telephone, or the prize is not claimed by August 4th, 2025 another winner will be drawn. The prize is nontransferable and prize substitution will not be allowed.
- V. Publicity - Winner agrees to sign a public publicity release for CCU to use your name and likeness for editorial, advertising and publicity purposes without additional compensation, except where prohibited by law. By participating in this Promotion, all entrants' further consent to CCU's use of the personal information provided so that CCU may administer the promotion and award the prize. For more information regarding CCU's Privacy Policy, please visit <https://www.ccuky.org/privacy>.
- VI. Other Requirements - The winner may, at CCU's discretion, be required to sign and return a declaration of eligibility, additional release of liability, and, where lawful, an additional publicity consent agreement. If a selected winner cannot be reached, is ineligible, fails to claim a prize, or fails to return the completed and executed declaration and releases as required, the prize will be forfeited and awarded to an alternate winner.
- VII. Release and Hold Harmless - By entering this promotion, you agree to release and hold harmless CCU, its parents, subsidiaries and affiliated entities, and each of their directors, officers, employees, attorneys, agents, and representatives from any damage, injury, expense, cost, death, loss, claim, action, demand, or other liability that may arise in connection with the Promotion, or resulting from acceptance and/or use of any prize, travel to or from any prize related activity, participation in this Promotion, and from any misuse or malfunction of any prize awarded, including, without limitation, personal injury, death, and/or property damage.
- VIII. Disqualification - CCU reserves the right to disqualify any person tampering with the entry process or is otherwise in violation of these Official Rules or any laws.
- IX. Applicable Law - Any dispute arising from this Promotion will be determined according to the laws of the Commonwealth of Kentucky, without reference

to its conflict of laws principles, and by entering the Promotion, you fully consent to the personal jurisdiction of the State and Federal Courts located in Jefferson County, Kentucky, and agree that such courts shall have exclusive jurisdiction over all such disputes.

- X. Winner Information - For the name of the prize winner, send a separate, stamped, self-addressed envelope with a written request for information on the winner of this contest to: Commonwealth Credit Union, Attn: Virtual Financial Service Representative Survey, 417 High Street, Frankfort, KY 40601.

For more information please call (502) 564-4775 or write to us at:

Commonwealth Credit Union

Attn: Virtual Financial Service Representative Survey

417 High Street, Frankfort, KY 40601