GOLDEN 1 CREDIT UNION
DIGITAL SWEEPSTAKES OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. **SPONSOR INFORMATION:** Golden 1 Credit Union, located at 8945 Cal Center Dr., Sacramento, CA 95826 is the Sponsor of this sweepstakes ("Sponsor"). The prize is provided by Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045 ("Prize Provider") Terms and conditions apply.

2. **ELIGIBILITY**: This sweepstakes is open only to residents of the United States who are 18 years of age or older and a member, in good standing, of Golden 1 Credit Union on or before December 31, 2026. You need not be present to win. Employees of Golden 1, as well as board members and the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. Rules are subject to change without notice. Terms and conditions apply.

3. **HOW TO ENTER:** Golden 1 Credit Union accountholders in good standing as of December 31, 2026 as defined in the Golden 1 Disclosure of Account Information and Membership Agreement, will receive one (1) entry into the sweepstakes ("Sweepstakes") for each one (1) of the following actions made during the Sweepstakes Period (each a "Qualifying Transaction"). Entries that are late, incomplete, or incorrect for any reason, including, without limitation, computer or network malfunction, are void and will not be accepted. The "Sweepstakes Period" is through December 31, 2026.

The Qualifying Transactions are:

- **Up to 1 entry for logging into Online or Mobile Banking during the campaign period.**

- **1 entry for every Bill Pay transaction during the campaign period. Qualifying Bill Pay transactions include:**
    - Add and pay a new bill. Qualifying Bill Pay transactions must be at least $10.00 and must be sent to a unique party with a different mailing address from the Bill Pay subscriber; payments to oneself are excluded.
    - Activate an eBill.
    - Set up a new auto payment for eBill.
    - Set up a new recurring payment.

- **1 entry for every TransferNow (External Transfer) transaction during the campaign period:**

- Add and complete an inbound transfer from a new external account. Qualifying transfers must be at least $50.00 moved between a newly added TransferNow (External Transfer) external account and a qualified account at Golden1, and new registration qualifiers must complete the add-and-verify account process.

- **1 entry for every Zelle® transaction during the campaign period: :**

  - Add and pay a new Zelle® contact. Qualifying Zelle® payments must be at least $5.00 and paid to a third party with a different mailing address from the primary online banking accountholder to whom the payment is made. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

    All Qualifying Transactions must be completed during the Sweepstakes Period. All entrants must be the primary accountholder associated with the action used to enter. In the event of a dispute as to who submitted an entry, the natural person associated with the email account used for entry will be considered the entrant, but only if that person is otherwise eligible to enter the Sweepstakes. This promotion is in no way sponsored, endorsed, administered by or associated with Early Warning Services, LLC or Zelle®.

4. **PRIZES AND APPROXIMATE RETAIL VALUE:** Prize winners will be selected in a random drawing from all eligible entries. A total of ten (10) members will each receive $1,000 in the form of a deposit into the account of each winner. Total value of all prizes: $10,000.

   Automated means of entry are prohibited and any use of automated devices to enter or subvert the entry process will result in disqualification and all associated entries will be void.

By participating in the Sweepstakes, entrants agree to the Official Rules and Golden 1 Credit Union's decisions, which are final and binding in all respects. Information collected online in connection with the Sweepstakes will be governed by Golden 1 Credit Union's Privacy Policy (available at https://www.golden1.com/terms-and-conditions/privacy-and-security).

5. **RANDOM DRAWING:** The Winner will be selected in a random drawing on or around January 31, 2027. The Prizes are guaranteed to be awarded. The Winners will be notified by phone/email at the phone number or email address provided on the members account on or before February 15, 2027.

6. **PRIZE CONDITIONS:** Winners are subject to verification, including verification of age. The potential Grand Prize winners will be required to complete, sign, and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release (granting the use of the winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation) within seven (7) calendar days of attempted mail notification or prize may be forfeited and an alternate winner may be contacted. If winner is an eligible minor in his/her state of residence the prize will be awarded to the eligible minor's parent or legal guardian, who must sign and complete the Affidavit of Eligibility/Liability Release, and, where lawful the Publicity Release on the minor's behalf. Sponsor is not responsible for any change of mailing address,

email address and/or telephone number of entrants. In the event of non-compliance with these Official Rules, or if a prize notification or prize is unclaimed or returned as undeliverable, the prize will be forfeited and an alternate winner may be contacted. Prizes may not be awarded if the prizes are not properly claimed. Members will be notified that they won via phone call and/or email. Prizes will be deposited into the members account within 4 weeks of notification.

7. **ODDS OF WINNING:** Odds of winning the Prize are equal regardless of method of entry and depend on the total number of eligible entries received.

8. **PRIVACY.** Your participation in this Sweepstakes constitutes your consent for the Sponsor to share and use your personal information for the purpose of administering the Sweepstakes and awarding the Prizes. For information regarding the Golden 1 Privacy Policy, please visit https://www.golden1.com/terms-and-conditions/privacy-and-security

9. **CONDUCT OF PARTICIPATION:** By entering the Sweepstakes, entrant affirms that he/she has read and agrees to abide by the Official Rules and the decisions of the Sponsor which shall be final. The Sponsor reserves the right to disqualify any entrant acting in violation of the Official Rules or found tampering with the entry process or with the operation of the Sweepstakes or the website. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that term or any other provision. The Sweepstakes is governed by the laws of the State of California, without regard to any conflict of law rules. By entering the Sweepstakes, all Winners and entrants hereby submit to the jurisdiction and venue of the federal, state and local courts located in Sacramento County, California. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE RELATED TO THE SPONSOR OR THE SWEEPSTAKES OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

10. **LIMITATIONS OF LIABILITY:** The Sponsor, Prize Providers, and their respective affiliates, parents, subsidiaries, officers, directors, members, employees and agents, are not responsible for any incorrect or inaccurate entry information, theft, tampering, destruction, or unauthorized access to, or alteration of entries; printing, typographical or other errors in any sweepstakes-related materials; and any entries which are late, lost, delayed, incomplete, misdirected or any combination thereof. The Sponsor and Prize Providers reserve the right to modify, suspend, or terminate the sweepstakes in the event that it becomes necessary due to circumstances beyond the Sponsor's control. If the sweepstakes is terminated early, winners will be selected from all eligible entries received at the time of termination.

11. **RELEASE OF LIABILITY:** By entering the sweepstakes, the winners and entrants agree to release, discharge, indemnify and hold harmless the Sponsor, Prize Providers, and their respective affiliates, parents, subsidiaries, officers, directors, employees, representatives and agents from and against any claims made by the winners, entrants or any other third parties related in any way to the operation of this sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any Prize or participation in this sweepstakes or any sweepstakes-related activity. Furthermore, by entering the sweepstakes, each winner agrees and consents,

without further authorization, compensation or remuneration of any kind, to grant the Sponsor and Prize Providers the right to the use of his or her name, likeness or photograph in any and all advertising, promotions, and other publicity conducted or carried out by the Sponsor or Prize Providers.

12. **WINNERS LIST:** Copies of the Official Winners List will be available after January 31, 2027. To obtain a copy, send a self-addressed, stamped envelope to: "Golden 1 Digital Sweepstakes" – WINNERS, c/o Golden 1 Credit Union Attn: Social Media Team, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by February 28, 2027.

13. **OFFICIAL RULES:** To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to: "Golden 1 Digital Sweepstakes" – OFFICIAL RULES, c/o Golden 1 Credit Union Attn: Social Media Team, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by January 31, 2027

14. **QUESTIONS**: Any inquiries or questions regarding this Sweepstakes may be sent by email to socialmedia@golden1.com or by regular mail to: Golden 1 Credit Union Attn: Social Media Team, P.O. Box 15966, Sacramento, CA 95852-1966.

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW. This promotion is managed by Golden 1 Credit Union.

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