

Q4
GOLDEN 1 Q4 2026 CREDIT CARD
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.

SPONSOR INFORMATION: Golden 1 Credit Union, located at 8945 Cal Center Dr., Sacramento, CA 95826 is the Sponsor and Prize Provider of this sweepstakes ("Sponsor") ("Prize Provider"). Terms and conditions apply.

1. 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. All entrants must be the primary accountholder of the Golden 1 Credit Union account associated with the action used to enter the Sweepstakes (each a "Qualifying Member"). 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.

2. HOW TO ENTER: Golden 1 Credit Union accountholders in good standing, as defined within the Disclosure of Account Information and Membership Agreement, will receive entries into the sweepstakes ("Sweepstakes") for the following actions made during the Sweepstakes Period (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 from 12:01 a.m (Pacific Time) on November 1, 2026 through 5:00 p.m. (Pacific Time) December 31, 2026.**

Automatic Entry: An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made with one (1) of the following Golden 1 Credit Union Visa consumer credit cards: Member Cash Rewards, Member Cash Rewards+, Member Rate Advantage, Platinum Rewards Card or Member First Secured Card.

Qualifying Transactions:

- Earn 1 entry = For each eligible purchase you make with your Golden 1 Credit Union credit card.
- Earn 1 entry = For opening a new Golden 1 credit card account.
- Earn 1 entry = For each manual entry received by mail - no purchase necessary
- To enter by mail: For one entry, entrant must send a self-addressed stamped envelope to:

Golden 1 Credit Union

ATTN: "Q4 2026 Credit Card Sweepstakes Entry Form"

8945 Cal Center Drive, Sacramento, CA 95826.

Envelope must include his/her contact information, including name, email address, and phone number and be postmarked by 5:00 p.m. Pacific Time on December 31, 2026.

A qualifying purchase (“Qualifying Transaction”) includes Point of Sale (POS) transactions that post to your account during the Sweepstakes Period. Qualifying purchases do not include credits, returns, other adjustments that are not payments, balances transfers, cash advances, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions). Direct deposits from the Golden 1 Member’s employer, payroll provider, or benefits payer in the form of an Automated Clearing House (ACH) direct deposit do not qualify. Likewise, bank ACH transfers, Pay Anyone transfers, verification or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, and cash deposits do not qualify.

The Qualifying Transaction(s) must be completed by a qualifying member during the Sweepstakes Period. A qualifying member is a member who is completing the Qualifying Transaction.

3. PRIZES: Prize winners will be selected in a monthly random drawing from all eligible entries. Each month, a random drawing for 3 unique prizes of \$1,000, \$1,500, and \$2,500 will be deposited into (3) members accounts. One grand prize random drawing for 1 prize of \$5,000 will be deposited into 1 member’s account. Entries will restart each month. Actual odds of winning depend on the total number of entries received.

4. RANDOM DRAWING: Prize winners will be selected in a random drawing from all eligible entries received during the Sweepstakes Period. Random drawing dates include the month of November (Selected in December, 2026 for entries submitted 11/1/26 to 11/30/26), December 2026 (Selected in January, 2027 for entries submitted 12/1/26 to 12/31/26), and a grand prize drawing for November 2026 to December 2026 (Selected in January, 2027 for entries submitted 11/1/26 to 12/31/26). Prizes will be deposited to the winner's account within 14 days.

The winners will be notified by phone from their local Golden 1 Credit Union branch and notified by email at the email address on the member file.

5. PRIZE CONDITIONS: Winners are subject to verification, including verification of age. The potential 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. 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.

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.

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.

6. PRIVACY. Your participation in this sweepstakes constitutes your consent for the Sponsor and Prize Providers to use your personal information for the purpose of administering the sweepstakes and awarding the Prize. For information regarding the Golden 1 Privacy Policy, please visit <https://www.golden1.com/terms-and-conditions/privacy-and-security>

7. CONDUCT OF PARTICIPATION: By entering this sweepstakes, entrant affirms that he/she has read and agrees to abide by the Official Rules and the decisions of the judge. The Sponsor and Prize Providers reserve 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 or Prize Providers' failure to enforce any term of these Official Rules shall not constitute a waiver of that term or any other provision. This 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, California. ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE RELATED TO THE SPONSOR, PRIZE PROVIDERS OR THE SWEEPSTAKES, OR TO 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 AND PRIZE PROVIDERS RESERVE THE RIGHT TO SEEK DAMAGES FROM SUCH ENTRANT TO THE FULLEST EXTENT PERMITTED BY LAW.

8. 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.

9. 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.

10. WINNERS LIST: For an Official winners List (available after January 20, 2027) or a copy of these Official Rules, send a self-addressed, stamped envelope to: "Golden 1 Q4 2026 Credit Card Sweepstakes" Sweepstakes - WINNERS - or - OFFICIAL RULES (please specify), c/o Golden 1 Credit Union, P.O. Box 15966 Sacramento, CA 95852-1966. All requests must be received by January 15, 2027.

11. QUESTIONS: If you have any questions, please email socialmedia@golden1.com.

12. THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

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