

GOLDEN 1 TAX REFUND SWEEPSTAKES
GOLDEN 1 CREDIT UNION 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 June 15, 2026. You need not be present to win. Employees of Golden 1 and its respective parent and affiliate companies, 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 (not in default under their Membership Agreement as of June 15, 2026) will receive one (1) entry into the sweepstakes ("Sweepstakes") for the following action made during the Sweepstakes Period (a "Qualifying Transaction"). Qualifying members are permitted to complete the following Qualifying Transaction for up to one (1) entry per member. 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 January 27 through June 15, 2026.

The Qualifying Transaction is:

- Automatic entry: Receive your qualifying tax refund of \$200 or more via direct deposit to your Golden 1 Checking or Saving Account by 06/15/2026 at 11:59 PT.

The qualifying tax refund direct deposit ("Qualifying Transaction") must be either (1) made by the Internal Revenue Service ("IRS") directly to the Golden 1 Member's new or existing Golden 1 Checking or Savings Account; or (2) made by the California state governmental agency responsible for providing state tax refunds into the Golden 1 Member's new or existing Golden 1 Checking or Savings Account. 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 for Automatic Entry. 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 for an Automatic Entry. A tax refund direct deposit posting before the beginning of the Sweepstakes Period is not a qualifying tax refund direct deposit. The first tax refund direct deposit of \$200.00 or more to your Golden 1 Checking or Savings Account during the Sweepstakes Period qualifies as your one (1) Automatic Entry during the entire Sweepstakes Period.

The Qualifying Transaction must be completed by a qualifying member during the Sweepstakes Period. A qualifying member is a member who is completing the Qualifying Transaction. All entrants must be the primary account holder of the Golden 1 Credit Union account associated with the action used to enter the Sweepstakes. 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.

To enter by mail: For one entry, entrant must send a self-addressed stamped envelope to: Golden 1 Credit Union ATTN: "2026 Golden 1 Tax Refund Sweepstakes" 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 June 15, 2026.

3. PRIZES: 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>).

4. RANDOM DRAWING: Prize winners will be selected in a random drawing from all eligible entries received on or about June 15, 2026. Odds of winning are equal regardless of the method of entry and depend on the number of eligible entries received. The winner will be notified by email and/or phone.

5. 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 email/phone 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 email and/or by telephone. Prizes will be deposited into the members account within 6-8 weeks of verification.

6. 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.

7. 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>

8. 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.

9. 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.

10. 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.

11. WINNERS LIST: For an Official winners list (available after June 30, 2026) or a copy of these Official Rules, send a self-addressed, stamped envelope to: "2026 Golden 1 Tax Refund 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 July 15, 2026.

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

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