Golden 1 Credit Union

2026 College Student 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. Rules are subject to change without notice. Terms and conditions apply.

ELIGIBILITY: This Sweepstakes is open only to residents of the United States who are 18 years of age or older. You need not be present to win. At the time of prize drawing and awarding, you must be a Golden 1 member in good standing, as described in your Disclosure of Account Information and Membership Agreement. Employees of Golden 1 and their household members, and Golden 1 board members and their immediate family (spouse, parents, siblings and children) are ineligible to participate.

HOW TO ENTER: The "Sweepstakes Period" is from November 1, 2026 to November 30, 2026.

Eligible entrants will receive one (1) entry into the Sweepstakes for the following actions made during the Sweepstakes Period (each a "Qualifying Transaction"):

- Make a Deposit: Make deposits totaling $250.00 or more into a Student Checking account between November 1, 2026 - November 31, 2026, to be automatically entered to win.

The Qualifying Transaction(s) will result in one (1) entry per Qualifying Member. The Qualifying Transaction(s) must be completed by the Qualifying Member during the Sweepstakes Period. Entries that are late, incomplete, or incorrect for any reason, including, without limitation, computer or network malfunction, are void and will not be accepted.

To enter by mail: For one entry, entrant must send a self-addressed stamped envelope to: Golden 1 Credit Union ATTN: "2026 College Student Sweepstakes" 8945 Cal Center Drive, Sacramento, CA 965826. The envelope must include their contact information, including name, email address, and phone number and be postmarked by 5:00 p.m. Pacific Time on November 30th, 2026.

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.

PRIZES: A total of ten (10) members will receive $1,000. Total value of all prize(s): $ 10,000

Certain restrictions may apply. The prize is non-transferable and no substitutions or cash equivalents will be allowed, except at the sole discretion of the Sponsor, who reserves the right to award a prize of comparable or greater value. The prize is awarded "as is" with no warranty or guarantee, either express or implied. All details of the prize not specified herein shall be determined solely by the Sponsor.

RANDOM DRAWING & ODDS OF WINNING: Prize winners will be selected in a random drawing from all eligible entries received on or about December 15th, 2026. The winners will be notified by phone and/or email at the email address associated with the Golden 1 account on or before December 31st, 2026.

Odds of winning are equal regardless of the method of entry and depend on the number of eligible entries

received.

PRIZE CONDITIONS: Winners are subject to certain verification, including verification of age and membership with Golden 1.

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 deemed forfeited without compensation to the winner.

The prize cannot be sold, transferred, assigned, or redeemed for cash. No substitutions will be permitted, except at the sole discretion of the Sponsor, who reserves the right to award a prize of equal or greater value. Winners are responsible for paying any and all applicable taxes. The prize shall be awarded "as is" with no warranty or guarantee, either express or implied.

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

CONDUCT OF PARTICIPATION: By entering the Sweepstakes, entrant affirms that they have 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.

LIMITATIONS OF LIABILITY: The Sponsor and its 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; or any entries which are late, lost, delayed, incomplete, misdirected or any combination thereof. The Sponsor reserves 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.

RELEASE OF LIABILITY: By entering the Sweepstakes, the winners and entrants agree to release, discharge, indemnify and hold harmless the Sponsor and its 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 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, including identifying the winner by first and last name.

WINNERS LIST: Copies of the Official Winners List will be available after December 31st, 2026. To obtain a copy, send a self-addressed, stamped envelope to: "2026 College Student Sweepstakes" – WINNERS, c/o Golden 1 Credit Union Attn: Marketing, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by January 15th, 2027

OFFICIAL RULES: To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to: "2026 College Student Sweepstakes" - OFFICIAL RULES, c/o Golden 1 Credit Union Attn: Marketing, P.O. Box 15966, Sacramento, CA 95852-1966. All requests must be received by December 31st, 2026.

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: Marketing, P.O. Box 15966, Sacramento, CA 95852-1966. This promotion is managed by Golden 1 Credit Union. All rights reserved.

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.