GOLDEN 1 CREDIT UNION

2026 MEMBER APPRECIATION WEEK 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 and prize provider of this Sweepstakes.

2. ELIGIBILITY: This Sweepstakes is open only to Members of Golden 1 Credit Union who are 18years of age or older. You need not be present to win. Employees (and their immediate families or those living in the same household) of Sponsor are not eligible to enter or win. Limit one (1) Prize per winner.

3. HOW TO ENTER: This Sweepstakes begins at 8:00AM PT on November 9, 2026. You may enter this Sweepstakes by using the entry form which will be provided via email or on Golden 1's social media channels (X, Facebook, and Instagram). All entries must complete all lines on the form to be eligible. There will be one (1) entry allowed per person. Multiple entries received from any person beyond this limit will void all such additional entries. From all valid entries, (45) will be randomly selected via WooBox generator for a prize of $1,000 (to be deposited directly into their Golden 1 Credit Union account). From all valid entries, (1) winner will be randomly selected via WooBox generator for a prize of $10,000 (to be deposited directly into their Golden 1 Credit Union account). All entries must be received by 5:00PM PT on November 13, 2026. You may be required to provide some or all the following information: your first and last name, date of birth, email address, and phone number to claim the winning Prize. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void. Entries generated by a script, macro, or other automated means or by any means that subvert the entry process or interfere with fair play of this Sweepstakes will be disqualified. Entries that are late, incomplete, incorrect, garbled, corrupted, or unintelligible for any reason, including, without limitation, computer or network malfunction or congestion, or which do not meet the specifications set forth above, are void and will not be accepted. All entries become the property of the Sponsor and will not be returned. All federal, state and local laws and regulations apply.

a. FACEBOOK ENTRY METHOD: You may enter the Sweepstakes via facebook.com/golden1cuby following the link included in the Facebook posts between 8:00AM PT on November 9, 2026 and 5:00PM PT on November 13, 2026. You may be required to provide some or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. Facebook entrants must be the registered subscriber of the Facebook account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same Facebook account, the authorized subscriber of the Facebook account used to enter the Sweepstakes at the

actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet Website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.

b. INSTAGRAM ENTRY METHOD: You may enter the sweepstakes via www.instagram.com/golden1cu by following the instructions in our Instagram Post / Link in our Instagram Bio between 8:00AM PT on November 9, 2026 and 5:00PM PT on November 13, 2026. You may be required to provide some, or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. Instagram entrants must be the registered subscriber of the Instagram account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same Instagram account, the authorized subscriber of the Instagram account used to enter the sweepstakes at the actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other internet website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.

c. X ENTRY METHOD: You may enter the Sweepstakes via twitter.com/golden1cu by following the link included in the X posts between 8:00AM PT on November 9, 2026 and 5:00PM PT on November 13, 2026. You may be required to provide some or all of the following information: your name, age, address, city, state, zip code, telephone number, and e-mail address. X entrants must be the registered subscriber of the X account by which the entry is made. In the event of a dispute as to entries submitted by multiple users having the same X account, the authorized subscriber of the X account used to enter the Sweepstakes at the actual time of entry will be deemed to be the entrant. Entries made by any individual or any entity other than the named entrant and/or originating at any other Internet Website, including (but not limited to) commercial sweepstakes subscription notification and/or entering service sites, are void.

4. PRIZES AND APPROXIMATE RETAIL VALUE: There will be (45) winners randomly selected via WooBox generator for a prize of $1,000 each (to be deposited directly into their Golden 1 Credit Union account). There will be (1) winner randomly selected via WooBox generator for a prize of $10,000 (to be deposited directly into their Golden 1 Credit Union account).

5. 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.

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 for the Sweepstakes.

7. RANDOM DRAWING: The Winner will be selected in a random drawing via Woobox on or around November 16, 2026. The Prizes are guaranteed to be awarded. The Winners will be

notified by phone and email at the email address provided in the Sweepstakes entry on or before November 16, 2026, and must claim the Prize by November 20, 2026 at 12:00PM.

8. PRIZE CONDITIONS: The Prize is non-transferable, non-assignable and not redeemable for cash. No substitutions will be allowed, 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 is awarded "as is" with no warranty or guarantee, either express or implied. Eligibility will be verified prior to any Prize being distributed. Only one (1) Winner per household is permitted. If any potential Winner cannot be reached or does not respond by November 20, 2026 at 12:00PM, is found to be ineligible, or declines acceptance of the Prize for any reason, cannot or does not comply with these Official Rules, or if the Prize or the prize notification is returned to the Sponsor as undeliverable, the Prize will be forfeited without any compensation to the Winner and an alternate Winner will be selected. The Winner will be required to accept their Prize as notified by the Sponsor. All details of the Prize not specified herein shall be determined solely by the Sponsor.

9. 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

10. 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.

11. 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.

12. 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. By entering this Sweepstakes, entrants acknowledge that the promotion is in no way sponsored, endorsed, or administered by, or associated with Facebook, Instagram, or Twitter.

13. WINNERS LIST: Copies of the Official Winners List will be available after November 20, 2026. To obtain a copy, send a self-addressed, stamped envelope to: “2026 Member Appreciation Week 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 November 30, 2026.

14. OFFICIAL RULES: To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to: “2026 Member Appreciation Week 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 November 20, 2026.

15. 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. This promotion is in no way sponsored, endorsed or administered by, or associated with Facebook, Instagram, and/or Twitter. You are providing your information to Golden 1 Credit Union and not to Facebook, Instagram, and/or Twitter. By participating in this promotion, you agree to a complete release of Facebook, Instagram, and/or Twitter from any claims. All rights reserved.