

2026 SUMMER YOUTH SAVINGS 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. Terms and conditions apply.

ELIGIBILITY: This Sweepstakes is open only to residents of the United States who are 18 years of age or older and members, in good standing, of Golden 1 Credit Union with a Youth Savings account on or before July 31, 2026. To be eligible, deposit at least \$100.00 in your Youth Savings account between April 1, 2026 - July 31, 2026. 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. Rules are subject to change without notice. Terms and conditions apply.

HOW TO ENTER: This Sweepstakes begins at 12:01 AM PST, April 1, 2026. The steps to enter are as follows:

1. **Make a Deposit:** Make a deposit of at least \$100.00 into a Youth Savings account between April 1, 2026 - July 31, 2026, to be automatically entered to win.

There will be one (1) entry allowed per person. From all valid entries, ten (10) winners will be randomly selected. All entries must be received by 11:59 PM on July 31, 2026. You may be required to provide some or all of the following information: your first and last name, date of birth, email address, and phone number to claim the winning Prize. All federal, state, and local laws and regulations apply.

PRIZES AND APPROXIMATE RETAIL VALUE: There will be ten (10) winners. Each winner will receive a match of the deposits made into their Youth Savings account between April 1 - July 31, 2026, up to \$500, in the form of a deposit into their Youth Savings account. The total value of all prizes is up to \$5,000. 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.

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

RANDOM DRAWING: Winners will be selected in a random drawing on or around August 15, 2026. 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 12:00 PM on August 31, 2026.

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 email notification or the prize may be forfeited and an alternate winner may be contacted. If a 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. The 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/email. Prizes will be deposited into the member's account within 4 weeks of notification.

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 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.

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, Prize Providers, Facebook, Instagram, Twitter, 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 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.

WINNERS LIST: Copies of the Official Winners List will be available after August 31, 2026. To obtain a copy, send a self-addressed, stamped envelope to: “2026 Summer Youth Savings 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 July 31, 2026.

OFFICIAL RULES: To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to: “2026 Summer Youth Savings 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 July 31, 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: Social Media Team, P.O. Box 15966, Sacramento, CA 95852-1966.

THIS SWEEPSTAKES IS VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

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