

## **NUVISION CREDIT UNION**

### **ADDED ADVANTAGE HOLIDAY CASH GIVEAWAY OFFICIAL RULES**

**NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL ENTRIES HAVE AN EQUAL CHANCE OF WINNING. This Sweepstakes is in no way sponsored, endorsed, or administered by, or associated with Facebook, Instagram, TikTok, X, or YouTube.**

#### **Overview**

Nuvision Credit Union ("Sponsor") is conducting the Added Advantage Holiday Cash Giveaway ("Sweepstakes"). The Sweepstakes begins at 7:00 AM Pacific Time on Thursday, October 30, 2025 and ends at 11:59 PM Pacific Time on Monday, December 8, 2025 ("Sweepstakes Period"). Sponsor's address: 7812 Edinger Avenue, Huntington Beach, California 92647.

#### **Eligibility**

To enter and win, entrants must (1) be legal residents of the United States (including all 50 states and the District of Columbia); and (2) be at least 18 years old at the time of entry. To participate in the sweepstakes, entrants must hold an active membership with the Sponsor that is in good standing and must opt-in to the Added Advantage program.

Current or former employees, contractors, volunteers, officers, directors, and agents of Sponsor and its affiliates, and the immediate family members or household members of such individuals, are not eligible. The Sweepstakes is void where prohibited and subject to all applicable federal, state, and local laws. The Sponsor reserves the right to verify eligibility and to disqualify any entrant who does not comply with these Official Rules or who provides false information.

#### **How to Enter**

During the Sweepstakes Period, participants may enter once per week using one of the following methods. Entries not selected as winners will remain eligible for future drawings throughout the Sweepstakes Period.

1. **Email:** Click the "Enter Now" button in the Sweepstakes notification email sent by the Sponsor, then complete and submit the registration form.
2. **Website:** Complete and submit the entry form at <https://nuvisionfederal.com/holidaygiveaway>
3. **Phone:** Call 888.324.3797 and provide the required information to a representative.
4. **In Person:** Visit any Nuvision location to complete and submit the in-branch entry form. For branch hours and locations, visit <https://nuvisionfederal.com/locations>.

Limit one entry per person per week. Incomplete, illegible, or late entries will be

disqualified. All entries become the property of Sponsor and will not be returned.

### **Alternative Method of Entry (AMOE)**

No purchase, membership, or program opt-in is required to enter via AMOE. To enter, mail a 3" by 5" postcard with your full name, mailing address, phone number, and email address to: Nuvision Credit Union, Attn: Added Advantage Holiday Cash Giveaway, AMOE, 7812 Edinger Avenue, Huntington Beach, CA 92647.

AMOE postcards must be postmarked by the last day of the Sweepstakes Period. Limit one AMOE per person per week. Sponsor is not responsible for lost, late, misdirected, or undelivered mail.

### **Winner Selection & Prize**

Weekly Drawings (held on Monday, November 10, 2025 to Monday, December 1, 2025):

Each week, three (3) winners will be selected to receive one of the following prizes:

- One (1) prize of \$1,000
- One (1) prize of \$500
- One (1) prize of: \$250

Grand Prize Drawing (held on Monday, December 8, 2025):

- One (1) Grand Prize of \$3,000

Total Prizes Awarded: A total of thirteen (13) prizes will be awarded throughout the Sweepstakes Period, twelve (12) weekly prizes and one (1) grand prize.

Double Your Prize: Any winner who is actively following Nuvision on at least one social media platform (Instagram, Facebook, YouTube, TikTok, or X) at the time of their selection will receive double the prize amount. Social media activity must be verifiable at the time of winner selection. The Sponsor reserves the right to confirm eligibility through public profile visibility or direct communication.

Prize Limitations: Each entrant is eligible to win only one (1) prize during the Sweepstakes Period.

### **Charity Donation**

On behalf of each of the thirteen (13) cash prize winners, Sponsor will make a charitable donation of five hundred dollars (US \$500) to a pre-selected nonprofit organization, for a total of US \$6,500 in donations. These charitable donations are awarded in addition to, and separate from, the cash prizes described above (Prize Structure). Donations are made solely by Sponsor; winners do not receive or control the donation funds.

### **Charity Assignment by Branch Region**

Each winner's \$500 donation will be directed to the following nonprofit based on the winner's

assigned branch:

- Southern California: Robyne's Nest <https://www.robynesnest.org/>
- Northern California: Loaves and Fishes of Contra Costa [www.loavesfishescc.org](http://www.loavesfishescc.org)
- Alaska: [The Children's Lunchbox](https://beanscafe.org/tcl/) <https://beanscafe.org/tcl/>
- Wyoming: [Friday Food Bag Foundation](https://cheyenneffbag.org/) <https://cheyenneffbag.org/>
- Arizona: Paz de Cristo <https://pazdecristo.org/>

Winners cannot substitute, redirect, or designate an alternative charity.

### **Odds of Winning**

Odds depend on the total number of eligible entries received for each drawing. For example, if 1,000 entries are received for a particular week's drawing, each entry has a 1 in 1,000 chance to win that week's prize.

### **Winner Notification and Tax Information**

For each drawing, fifteen potential winners will be randomly selected from all eligible entries. Sponsor will contact the selected potential winners in the order they were randomly chosen. The first three potential winners who are successfully reached and who accept the prize after completing any required verification will be declared the official winners for that drawing. Sponsor's decision is final and binding. Sponsor will make an initial phone notification attempt to selected potential winners within 72 hours of the drawing date and notification and verification efforts may continue for up to five business days following the initial attempt. Winners need not be present to win. Prize fulfillment will be coordinated by Sponsor's representative following verification. If a selected potential winner cannot be contacted, fails to accept the prize, or fails to complete verification within the specified timeframe, an alternative winner will be selected. Unclaimed prizes will be handled in accordance with applicable law and Sponsor policy and may be used in subsequent sweepstakes where permitted.

Charitable donations are not tax-deductible by winners and do not affect the cash prize amount reported for IRS purposes (Form 1099-MISC).

### **Publicity & Rights**

By entering, participants grant Sponsor the right to use their name, likeness, and submitted content (including photos/videos) for promotional purposes without additional compensation except where prohibited by law.

### **Publicity Opt-Out**

In compliance with California law, a winner may decline any promotional use of their name, likeness, or biographical information while still receiving their prize. To opt out of publicity:

- The winner must submit a written request to Sponsor within seven (7) days of prize notification.
- The request must include:
  - Winner's full name

- Sweepstakes title
- Date of notification
- A clear statement that the winner elects to decline publicity

Send opt-out requests via one of the following methods:

- Mail: Nuvision Credit Union Attn: Added Advantage Holiday Cash Giveaway, Publicity Opt-Out, 7812 Edinger Avenue Huntington Beach, CA 92647
- Email: [marketing@nuvisionfederal.com](mailto:marketing@nuvisionfederal.com)

Upon timely receipt of a valid opt-out request, Sponsor will withhold the winner's name, likeness, and biographical details from all promotional materials and announcements. The winner's decision to opt out will not affect their eligibility to receive or enjoy the prize.

### **General Conditions**

Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes or these Official Rules if fraud, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity of the Sweepstakes.

By participating, you agree to release and hold harmless Sponsor and its officers, directors, employees, and agents from any and all liability arising out of your participation or the acceptance, possession, use, or misuse of any prize awarded.

### **Privacy**

Information collected is subject to Sponsor's Privacy Policy available at [www.nuvisionfederal.com/disclosures](http://www.nuvisionfederal.com/disclosures).

### **Choice of Law**

These Official Rules and any dispute arising under them shall be governed by and construed in accordance with the substantive laws of the State of California, without regard to its conflict-of-law principles. Any action relating to these Official Rules must be brought exclusively in the state or federal courts located in Orange County, California. Any dispute relating to membership is governed by the Nuvision Credit Union Membership Agreement.

### **Winners List**

To obtain a list of winners, send a self-addressed stamped envelope to: Nuvision Credit Union, Attn: Added Advantage Holiday Cash Giveaway, Winners List, 7812 Edinger Avenue, Huntington Beach, CA 92647.

Requests must be received within 60 days after the end of the Sweepstakes Period.