NUVISION CREDIT UNION

ADDED ADVANTAGE HOLIDAY CASH GIVEAWAY
OFFICIAL RULES

NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

This Giveaway is in no way sponsored, endorsed, or associated with Facebook, Instagram, TikTok, X, or YouTube. Void where prohibited by law.

Nuvision Credit Union ("Sponsor" or "Credit Union") will be sponsoring the Added Advantage Holiday Cash Giveaway ("Giveaway"). The Credit Union's business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.

Giveaway Period

The Giveaway begins at 12:00 AM Pacific Time ("PT") on Monday, November 16, 2026 and ends at 11:59 PM PT on Friday, December 18, 2026 ("Giveaway Period").

Eligibility

Open to individuals who are 18 years of age or older at the time of entry and who are legal residents of the fifty (50) United States. Current or former employees, volunteers, officers, and directors of the Credit Union, and members of their immediate families (spouse, parents, children, siblings, and their respective spouses) and household members, are not eligible. Credit Union membership and Added Advantage Rewards Program ("AA Program") enrollment is not required to enter or win. Participation in the AA Program does not affect eligibility, odds of winning, or prize awards in this Giveaway.

How to Enter

There are five (5) ways to enter. Limit one (1) entry per person, per day, regardless of method of entry throughout the Giveaway Period. Entries not selected as winners will remain eligible for future drawings throughout the Giveaway Period. Winning a prize does not disqualify an entrant from submitting daily entries or winning additional prizes.

1. **Email**
   Click the "Enter Now" button in the Giveaway email sent by the Sponsor, complete, and submit the registration form.
2. **Website**
   Complete and submit an entry form at 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 nuvisionfederal.com/locations.

5. **Alternative Method of Entry (AMOE)**
   No purchase, membership, or Added Advantage enrollment 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: AA Holiday Cash Giveaway – AMOE

   7812 Edinger Avenue

   Huntington Beach, CA 92647

   AMOE entries must be postmarked by December 18, 2026.

   Sponsor is not responsible for lost, late, misdirected, or undelivered mail.

Entry Conditions

Entries must be received during the Giveaway Period and must comply with these Official Rules. Incomplete entries are void.

Total Prizes Awarded

A total of twelve (12) prizes will be awarded throughout the Giveaway Period.

Selection of Winners and Prizes

- **Winner Drawing Schedule**
  Winner drawings will take place according to the following schedule and will include all eligible entries submitted prior to each drawing date:
  - December 2, 2026: Selection of the 1st and 2nd and 3rd winners
  - December 7, 2026: Selection of the 4th, 5th, and 6th winners
  - December 9, 2026: Selection of the 7th, 8th, and 9th winners
  - December 14, 2026: Selection of the 10th and 11th winners
  - December 18, 2026: Selection of the 12th winner
- **Prize Amounts**
  - 1st Winner – $200 (USD)
  - 2nd Winner – $300 (USD)
  - 3rd Winner – $400 (USD)
  - 4th Winner – $500 (USD)

- 5th Winner – $600 (USD)
- 6th Winner – $700 (USD)
- 7th Winner – $800 (USD)
- 8th Winner – $900 (USD)
- 9th Winner – $1,000 (USD)
- 10th Winner – $1,100 (USD)
- 11th Winner – $1,200 (USD)
- 12th Winner (Grand Prize) – $2,300 (USD)

Double Your Prize

Eligible winners who are following Nuvision Credit Union on at least one of its social media accounts (Instagram, Facebook, YouTube, TikTok, or X) at the time of winner verification may receive a prize equal to twice the advertised base prize amount.

Following Nuvision Credit Union on social media is optional, is not a method of entry, and will not increase the chance of winning. Winner selection is conducted independently of any social media participation. Social media status will be verified only after a winner is selected. Prize enhancement is a post-selection promotional bonus and is not considered in winner selection.

All winners will receive at least the advertised base prize amount. Prize doubling is subject to verification by the Sponsor and is not guaranteed.

Prize Limitations and Taxes

Prizes are non-transferable and are subject to all applicable federal, state, and local taxes. Winners are solely responsible for any tax obligations associated with prize receipt.

Odds

Odds of winning depend on the total number of eligible entries received for each drawing.

Winner Notification

For each winner drawing, ten (10) potential winners will be randomly selected from all eligible entries. Sponsor will contact the selected potential winners in the order they were randomly chosen.

Ten (10) potential winners are selected solely to account for verification and response requirements; only the required number of confirmed winners will be awarded prizes per drawing.

Potential winners must respond within seven (7) calendar days of initial notification attempt or the prize may be forfeited and an alternate potential winner may be contacted. Potential winners may be required to verify eligibility and execute any required declarations, releases, tax forms, or other

documentation before a prize is awarded.

Sponsor's decision is final and binding on all matters relating to the Giveaway.

Publicity Rights

By entering, participants grant Sponsor the right to use their name, likeness, and submitted content for promotional purposes without additional compensation except where prohibited by law. This consent does not apply where a winner exercises a legally available publicity opt out right.

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
    - Giveaway 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 to: Nuvision Credit Union

  Attn: AA Holiday Cash Giveaway - Publicity Opt-Out

  7812 Edinger Avenue

  Huntington Beach, CA 92647
- Email: 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.

Nothing in this section limits Sponsor's ability to comply with legal, regulatory, or auditing requirements.

General Conditions

Sponsor reserves the right to cancel, suspend, or modify the Giveaway if fraud, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity or

proper function of the Giveaway, as determined by Sponsor in its sole discretion.

Sponsor reserves the right to disqualify any individual who tampers with the entry process or violates these Official Rules.

Limitation of Liability

The Credit Union is not responsible for technical errors, lost entries, or other issues beyond its reasonable control. By participating, entrants agree to release and hold harmless Sponsor and its officers, directors, employees, and agents from any liability arising from participation in the Giveaway or acceptance or use of any prize.

Privacy

Information collected will be used to administer this Giveaway and in accordance with Sponsor's Privacy Policy available at: nuvisionfederal.com/disclosures

Governing Law

All issues concerning the interpretation, validity, and enforcement of these Official Rules shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict-of-law principles. Any legal action or proceeding arising out of or relating to this Giveaway shall be brought exclusively in the state or federal courts located in California, to the fullest extent permitted by law.

Winners List

To obtain a list of winners, send a self-addressed stamped envelope to:

Nuvision Credit Union,

Attn: AA Holiday Cash Giveaway - Winners List

7812 Edinger Avenue

Huntington Beach, CA 92647

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