

NUVISION CREDIT UNION
90th ANNIVERSARY CASH GIVEAWAY OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE AN INDIVIDUAL'S CHANCES OF WINNING THIS SWEEPSTAKES. 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, or YouTube.

Nuvision Credit Union ("Sponsor") will be hosting the 90th Anniversary Cash Giveaway ("Sweepstakes") from Monday, June 16, 2025 to Monday, August 4, 2025 (sweepstakes period). The sponsor's business address is: 7812 Edinger Avenue, Huntington Beach, California 92647.

Eligibility: Sweepstakes participants must be (1) at least 18 years of age at the time of entry; (2) be a member in good standing; and (3) be enrolled in the Added Advantage loyalty program. Previously selected winners are ineligible for the remainder of the sweepstakes period. Sweepstakes participants must be a legal resident of the 50 United States including the District of Columbia (D.C). Sponsor's current or former employees, contractors, volunteers, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. Eligibility will be verified at the time of entry and following the winner selection process.

By entering this sweepstakes, participants accept and agree to be bound by these Official Rules and the decisions of the sponsor which are final with respect to all matters relating to the Sweepstakes. Void where prohibited by law.

How to Enter: There are four ways to enter. During the sweepstakes period, eligible participants may submit one entry per week using one of the following methods listed:

1. **Email:** Enter by completing and submitting the registration form provided in the sweepstakes email sent by the sponsor.
2. **Website:** Enter by completing and submitting the registration form on the sponsor's sweepstakes website, <https://nuvisionfederal.com/cashgiveaway>.
3. **Phone:** Call 888.324.3797 to be entered over the phone.
4. **In Person:** Visit one of our branch locations to be entered. For times and accessibility restrictions, visit <https://nuvisionfederal.com/locations>.

Illegible entries will be rejected and the entry will be disqualified. Once submitted, entries become the sole property of the sponsor and will not be returned.

Participation in this sweepstakes requires that participants opt-in to the Added Advantage program. Participants will be automatically enrolled in the Added Advantage program if they haven't already before entering the sweepstakes. Throughout the sweepstakes period, entries that are not selected as winners will remain eligible for future drawings.

Selection of Winner(s)/Prize(s): Beginning Monday, July 7, 2025, three winners will be randomly selected each week, to receive \$250, \$500, or \$1,000. Throughout the

sweepstakes period, four winners will receive \$250, four winners will receive \$500, and four winners will receive \$1,000. On Monday, August 4, 2025, one winner will be randomly selected and awarded the Grand Prize of \$4,500. Winners that opted into the Added Advantage program and followed Nuvision on social media at the time of their selection will win double their prize money. Winners need not be present to win. Winners will be notified by phone within 48 hours of drawing.

Delivery arrangements will be coordinated by a Nuvision representative. Winners from prior weeks are not eligible to win more than one prize during the Sweepstakes period. Unclaimed prizes will become the property of the sponsor and may be used in subsequent sweepstakes. Prizes cannot be substituted, assigned, or transferred by winners.

Consumer Disclosure: Odds of winning are based upon the number of eligible entries received. For example, if 1000 eligible entries are received during the sweepstakes period before the deadline for entry, the odds of winning are 1:1000.

If for any reason the sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the sweepstakes, the sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the sweepstakes. The sponsor reserves the right to select winners from eligible entries received as of such termination date. The sponsor further reserves the right to disqualify any individual who tampers with the entry process. The sponsor may prohibit a participant from participating in the sweepstakes if it determines that said participant is attempting to undermine the legitimate operation of the sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other participants.

Limitation of Liability: The sponsor is not responsible for any loss or damage which may occur in connection with the sweepstakes. The sponsor is not responsible if the check cannot be redeemed by the winner for any reason beyond the sponsor's control, including but not limited to: (1) act of God (including, but not limited to, fires, explosions, earthquakes, drought, inclement weather, tidal waves, and floods); (2) war, hostilities (whether war be declared or not), invasion, act of foreign enemies, mobilization or embargo; (3) riot, commotion, strikes, lock outs or disorder; or (4) acts or threats of terrorism. Participant agrees to hold the sponsor harmless from any liability arising from participation in the sweepstakes or the acceptance, use, misuse, or possession of any prize received in this sweepstakes. The sponsor and each of its officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of participants and/or winners arising from, or in connection with, acceptance, use, misuse, or possession of any prize awarded or participation in this sweepstakes.

The sponsor is not responsible for any incorrect or inaccurate information, whether

caused by tampering, hacking, or by any of the equipment or programming associated with the sweepstakes. Prize(s) cannot be substituted, converted to cash, assigned, or transferred by winners. The sponsor reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable for any reason. The sponsor reserves the right to disqualify participants who fail to follow these Official Rules or who make any misrepresentations related to the sweepstakes and redemption of a prize.

Tax Issues: This Sweepstakes is subject to all applicable federal, state, and local laws and any associated tax liabilities. The sponsor will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are solely responsible for all federal, state, or other tax obligations, including income taxes, resulting from the Sweepstakes prize. Prizes valued over \$600 will receive an IRS 1099-MISC.

Privacy: Information submitted with an entry is subject to Nuvision Credit Union's Privacy Policy. To review our Privacy Notice, please visit us at www.nuvisionfederal.com/disclosures.

Publicity Authorization: By accepting the prize, winner(s) consent to the sponsor's perpetual use of their name, image, and/or likeness without further authorization or compensation for advertising, promotion, and other publicity purposes in any and all media, except where prohibited by law.

Name of winners will be available on our social media platforms (<https://www.facebook.com/NuvisionFCU>, <http://www.x.com/nuvisionfcu>, <https://www.youtube.com/@nuvisionfederal>, <https://www.tiktok.com/@nuvisionfcu>, and <http://www.instagram.com/nuvisioncreditunion>) after they have accepted their prize.

Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of participant and the sponsor in connection with the sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.