

OFFICIAL RULES

\$500 (DEBIT CARD PROMO) GIVEAWAY – OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. NON-PURCHASE ENTRIES HAVE AN EQUAL CHANCE OF WINNING. ODD OF WINNING DEPENDENT ON NUMBER OF ENTRIES. ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

1. Campaign Period: Entries will be accepted starting on October 1, 2023 12:00 am Mountain Time Zone – with no specific end date to the campaign determined yet. This will be an on-going continuous credit union campaign until decided by FirstLight (“Campaign Period”). Every month FirstLight will draw three winners. All automatic entries will be counted within each calendar month from the 1st of the month to the last day of the month for every month the campaign is active. To enter without purchase, obligation or transaction a monthly entry submission will be needed to be considered for the monthly drawings. Entry details are provided below in the How to Enter section.

2. Eligibility: Sweepstakes is open to all legal residents of the United States and District of Columbia and are at least 18 years of age or older as of October 1, 2023. Employees, officers, and directors (including immediate family members and members of the same household) of FirstLight, and any other entities directly associated with this sweepstakes are also not eligible to participate. All federal, state, and local laws and regulations apply. Void where prohibited. Prize Funds will direct deposit to FirstLight checking account by the 15th day of the following month for members or a check will be issued for non-members. Excludes Business Accounts. Employees are ineligible.

3. Agreement to Rules: By participating, the Contestant (“You”) agrees to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of FirstLight Federal Credit Union as final and binding as it relates to the content of this sweepstakes.

4. How to Enter: Contestant must adhere to the following rules to be entered in the sweepstakes drawing:

- **Automatic Entry:** FirstLight Federal Credit Union Members who are 18 years of age or older as of the date of entry, are Members in good standing and have a checking account with an active FirstLight Visa Debit Card who conduct a qualifying transaction will be entered monthly. A qualifying transaction is any POS or Signature based FirstLight Visa Debit Card transactions. Excludes ATM & Cash Advance transactions. Qualifying transactions must be posted between the 1st day of the month to the last day of the month. No aggregate transacted transactions needed; one qualifying transaction per month is needed to be eligible for the monthly drawings. Account adjustment transactions, returns, unauthorized

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transactions, cash advances, and/or other fees assessed on your account are not considered eligible transactions for automatic sweepstakes entry.

- To enter without purchase, obligation or transaction: Print name, address, email address, age at the time of entry, and day and evening phone numbers on a 3" X 5" index card, seal in an envelope and mail to: FirstLight FCU ATTN: MARKETING DEPT PO Box 24901 El Paso, TX 79914-9001. No more than one entry per 3" X 5" card, per envelope is permitted. All mailed entries must be postmarked by the last day of the month entry is being submitted for and received by the 10th of the corresponding month to be entered into the monthly drawing. No mechanical reproductions or other automated means of entry permitted. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at FirstLight's sole discretion. Proof of mailing does not constitute proof of delivery. All entries become the property of FirstLight and will not be returned.

LIMIT one entry per person per monthly drawing. Once submitted, an entry cannot be deleted, canceled, or modified.

5. Entry Period: This promotional sweepstakes will begin on October 1, 2023, with the first drawing and payout to occur starting on November 17, 2023. This sweepstakes campaign is an ongoing campaign that FirstLight has the right to end at any time. At the time FirstLight decides that this sweepstakes campaign is coming to end, marketing will be updated to reflect final sweepstakes drawing. Contestants will need to submit an entry monthly to be considered for every monthly drawings. If only one (1) entry is received, it will be entered into the drawing for the month that the entry was received.

6. Drawing: First drawing will be selected on the third Friday of every month following the previous calendar month for eligible posted transactions. All drawing will be conducted on the third Friday of every month. Prizes will be deposited to winning account within 10 business days upon verification of winner.

7. Odds of Winning: The odds of winning depend upon the total number of eligible entries received during the promotional period.

8. Prizes: Three five-hundred-dollar (\$500) cash prizes monthly to be deposited directly to the winning account numbers or via a check to non-members of FirstLight. No substitutions or transfer of prizes permitted except at the sole discretion of FirstLight. If the winner is part of a joint account or is an authorized user on the account, the individual listed as the primary account holder will be considered the winning entrant. Sweepstakes is subject to all applicable federal, state and local laws and regulations. Winner is responsible for the payment of federal, state and local taxes on the prize and for any other expenses not specified.

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9. Winner Selection and Notification: The three (3) winners will be selected by drawing under the supervision of FirstLight Federal Credit Union . Winner(s) will be notified by direct email and phone call to the number on file for the account or the information provided in entry within five (5) business days following selection of Winner(s). FirstLight Federal Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk email or other security settings or for Winner's provision of incorrect or otherwise invalid contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 5 business days from the time award notification was sent, or fails to timely return communication, the prize may be forfeited and an alternate Winner may be selected. Winner may only win once per calendar year. If winner selected has already won once during the current calendar year, the drawing will be disqualified and another winner will be drawn.

The Winner may be required to sign and return an affidavit of eligibility within 14 days of notification attempt. If such an affidavit is required, a failure to return the affidavit in the time noted will result in disqualification of the Winner's entry and the random selection of an alternate Winner. By participating in the Sweepstakes, you agree to accept the decision of FirstLight as final in all matters relating to the Sweepstakes.

The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of the Winner(s). Acceptance of prize constitutes permission for FirstLight Federal Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law. Receipt by Winner of the prize offered in this sweepstakes is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT FIRSTLIGHT FEDERAL CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THESWEEPSTAKES, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

10. Terms & Conditions: FirstLight Federal Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the sweepstakes should virus, bug, non-authorized human intervention, fraud, or other cause beyond FirstLight Federal Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the sweepstakes. In such a case, FirstLight Federal Credit Union may select the Winner(s) from all eligible entries received prior to and/or after (if appropriate) the action taken by FirstLight Federal Credit Union. FirstLight Federal Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the sweepstakes or violates these Terms & Conditions. FirstLight Federal Credit Union has the right, in its sole discretion, to maintain the integrity of the sweepstakes, to void entries for any reason, including, but not limited to: Any attempt by an entrant to deliberately damage or undermine the

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legitimate operation of the sweepstakes may be a violation of criminal and civil laws. Should such an attempt be made, FirstLight Federal Credit Union reserves the right to seek damages to the fullest extent permitted by law.

11. Limitation of Liability: FirstLight Federal Credit Union is not responsible for any loss or damage which may occur in connection with the sweepstakes. By entering, You agree to release and hold harmless FirstLight Federal Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the sweepstakes; (v) electronic or human error in the administration of the sweepstakes or the processing of entries.

FirstLight is not responsible for lost, late, mutilated, or illegible entries nor any combination thereof. FirstLight is not responsible for any injury or damage to entrants' or any other person's computer related to or resulting from the download of any materials related to the Sweepstakes. If for any reason the Sweepstakes is not capable of running as planned, including, but not limited to, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of FirstLight that corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, FirstLight reserves the right in its sole discretion to cancel, terminate, modify, or suspend the Sweepstakes.

FirstLight reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does not comply with these Official Rules. FirstLight also reserves the right in its sole discretion to disqualify any entrant, including a Winner, who does or attempts to: (i) enter the Sweepstakes through any means other than as described in these Official Rules; or (ii) disrupt or damage FirstLight's Web site or social media channels, undermine the legitimate operation of the Sweepstakes, circumvent the terms and conditions of these Official Rules, or otherwise tamper with the Sweepstakes in any manner. FirstLight reserves the right to prosecute any individual suspected of tampering with the entry process to create fraudulent entries or to disrupt the operation of the Sweepstakes. FirstLight reserves the right at its sole discretion to disqualify any entrant to be acting in any manner deemed by FirstLight to be in violation of the Official Rules; or to be acting in an unsportsmanlike or disruptive way, or with intent to annoy, abuse, threaten or harass any other person. CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE

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LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, FIRSTLIGHT RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. FirstLight's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision.

12. Disputes: As a condition of participating in this sweepstakes, participants agree that any and all disputes that cannot be resolved between the parties and causes of action arising out of or connected with this sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Texas having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this sweepstakes). Participant further waives all rights to have damages multiplied or increased.

13. Privacy Policy: Information submitted with an entry is subject to the Privacy Disclosure which can be located on the FirstLight Federal Credit Union website.

To read FirstLight's Privacy Disclosure, visit: <https://www.firstlightfcu.org/disclosures-forms>.

14. Sponsor: The Sponsor of this sweepstakes is FirstLight Federal Credit Union.

15. Consent to Publicity and Release: By entering the sweepstakes, you consent to the use of your name and/or likeness for publicity purposes in the event that you win a Prize without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless FirstLight Federal Credit Union, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publicity about the sweepstakes.

16. Official Rules: By entering this sweepstakes, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all of the Official Rules.

17. Copy of Rules: For an individual copy of the official rules, please visit: <https://www.firstlightfcu.org/FLFCU-Community-Giveback>

18. Winners List Request: You may obtain the names of the Winners starting on November 16, 2023 by sending a self-addressed, stamped envelope to: FirstLight FCU ATTN: MARKETING DEPT-Winner's List PO Box 24901 El Paso, TX 79914-9001