

ELIGIBILITY: NO PURCHASE NECESSARY TO ENTER OR WIN. The Texans Credit Union (Texans CU) “Loan Payment Giveaway” program (“Program”) is open to individual legal U.S. residents who are 18 years or older at the time of entry. The Program is void where prohibited by law. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding in all matters related to the Program. Winning a prize is contingent upon fulfilling all requirements set forth herein. An eligible “Member” for the purposes of the Program means the primary accountholder of a Texans CU Savings Account in good standing (as determined by Sponsor in its sole discretion) at the time of entry and at the time of drawing. A “Prospective Member” for the purposes of the Program means an individual who is not yet, but eligible to become a Member at the time of entry and at the time of drawing, as defined by Eligibility Requirements available online: <https://www.texanscu.org/home/about/membership/eligibility>. In the event of a dispute as to the identity of a winner, such entry will be deemed to be submitted by the primary accountholder of the Eligible Texans CU Account in question. Employees of Texans CU, volunteers, members of the Board of Directors, its affiliates and their families residing in a single household are not eligible. Some restrictions may apply.

TIMING: The Program begins at 12:00am CST on January 1, 2024, and ends at 11:59pm CST on February 29, 2024 (“Promotion Period”). There will be nine (9) random drawings at the end of the Program Period (drawing periods detailed below) from among eligible entries received by the end of each Drawing Period.

HOW TO ENTER: Between January 1, 2024, and February 29, 2024, each member will receive one (1) entry for each existing automobile, recreational, and/or personal loan a member has with Texans CU. No Purchase Entry Method: Members or Prospective members may send a 3” x 5” card with their name, phone number, email address, and home address to: Texans Credit Union – Giveaway, 777 E. Campbell Road, Richardson, TX 75081. Limit one (1) entry per person through No Purchase Entry Method. Entry forms cannot be mechanically reproduced. Purchases do not increase chance of winning. All entries must be received prior to the end of the promotion period. Incomplete entries, late entries, or entries not complying with the Rules are subject to disqualification at the Sponsor’s sole discretion. Texans CU is not responsible for lost or otherwise compromised entries.

ODDS: Estimated odds of winning any one weekly prize depends on the number of eligible Entries during the applicable Drawing Period.

PRIZES: Nine (9) prizes will be awarded at the conclusion of the Program as chosen by random selection in a drawing from all eligible Entries. Each winner (primary accountholder on the loan) will receive a one-time payment of the minimum amount due to their Texans CU loan, not to exceed \$1,000.00. If a winner is selected from the No Purchase Entry Method, the winner (name listed on the entry) will receive a one-time payment determined by the average payment of qualifying loans. Texans CU will not send payments directly to loans serviced outside of Texans CU. Maximum value of all prizes: \$9,000.00 USD. All winners are limited to one prize. In other words, once you win a prize, you will no longer be eligible for entries in the Giveaway. The decisions of Texans CU, including the selection of the winners, are final and binding on all matters related to the Giveaway. Prizes will be awarded within 30 days of the Promotion Period end date.

WEEKLY DRAWINGS: Prize Winners (subject to verification) will be selected in each Weekly Drawing, which will be held on or about three (3) business days following the end of each Weekly Drawing Period specified below. Weekly Drawings will be conducted from among all eligible entries during the applicable Drawing Period. The odds of winning depend upon the number of eligible entries. The Weekly Drawing Periods are as follows:

Weekly Drawing Period	2024 Dates	Prizes
Period 1	01/01 – 01/07	1
Period 2	01/08 – 01/14	1
Period 3	01/15 – 01/21	1
Period 4	01/22 – 01/28	1
Period 5	01/29 – 02/04	1
Period 6	02/05 – 02/11	1
Period 7	02/12 – 02/18	1
Period 8	02/19 – 02/25	1
Period 9	02/26 – 02/29	1

NOTIFICATION: Winners will be notified via phone or email. Texans CU will credit the minimum payment, not to exceed \$1,000.00, on the member's Texans CU loan account within 30 days from the Promotion Period end date. Winners who entered using the No Purchase Entry Method will be notified by phone, email, or mail to the address on the Entry submission and may be required to complete an address confirmation letter. Texans CU will not send payments directly to loans serviced outside of Texans CU.

PRIZE CONDITIONS: Texans CU is not responsible for any notification, documentation or prize that is returned as undeliverable. In the event any documentation or prize is returned as undeliverable, that prize will be forfeited and will not be awarded. Prize must be claimed within 30 days of notification, or an alternate winner will be chosen. Required documents must be returned within the time specified or the potential prizewinner will be disqualified. Taxes, if any, are the responsibility of the individual winner; a Miscellaneous Form 1099 may be issued as required by law. As such, a W-9 may be required. No transfer or assignment of any prize is permitted, except at the sole discretion of Texans CU. By entering this promotion and accepting a prize, each winner consents to the use of his/her name, photographs, voice recordings and likenesses for publicity purposes without additional compensation or permission (except where prohibited by law). Texans CU will not be responsible for any act of God, acts of terrorism, civil disturbances, work stoppage, force majeure, or other event, condition, or occurrence outside the control of Texans CU that may cause the failure to deliver any part of the prize or the entire prize.

PROGRAM LIMITATIONS: This Giveaway is subject to suspension, cancellation, or modification at any time without prior notice or liability if the integrity of the program is compromised in any manner as determined by Texans Credit Union. Texans CU reserves the right at its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Program, or to be acting in violation of these Official Rules. Texans CU's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Under no circumstance will more prizes than those set forth in these Full Official Rules be awarded. All winners and entries are subject to verification and compliance with these Full Official Rules. All entries become the exclusive property of Texans CU and will not be acknowledged or returned. By participating in this program, entrants accept and agree to be bound by these Official Rules and the decisions of Texans CU.

WAIVER OF LIABILITY: Except where prohibited, all entrants agree to release and hold harmless Texans CU and its subsidiaries, affiliates, officers, directors, employees, agents, independent contractors and all others associated with the development and execution of this program from any and all liability with respect to, or in any way arising from, or in connection with: a) his/her participation in this program and/or the acceptance, possession or use of any prize that may be awarded to him/her, including, but not limited to, liability for personal, bodily injury, death, damages or loss of any kind; b) unauthorized human intervention in the program; c) technical errors, programming errors, transmission defaults or interruptions related to computers, mobile phones, software, servers, or telephone or

network lines; d) computer server or telephone service failure and/or delayed, garbled or corrupted data transmitted by entrants; e) sending, printing or typographical errors; f) errors in the administration of the program or the procession of Entries; g) late, lost or undeliverable mail, prize awards, email or shipments; or h) any loss or damage to any participant's or to any other person's computer or electronic device relating to, or resulting from, playing or downloading any information or software in connection with the program. The Released Parties are not responsible for i) incomplete, lost, illegible, late, stolen or mis-directed Entries or ii) technical, hardware, software or telephone/Internet malfunctions of any kind, transmission defaults, corrupted data, hardware or software malfunctions, lost or unavailable network connections, or failed, incorrect, incomplete, inaccurate, garbled or delayed electronic communications caused by the user, or by any of the equipment or programming associated with or utilized in the program, or by any human or other errors that may occur in connection with the program.

DISPUTES: As a condition of participating in this Giveaway, each entrant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Giveaway, shall be resolved individually, without resort to any form of class action, before a court of competent jurisdiction located in Dallas County, Texas, under the laws of the State of Texas (without regard to conflicts of law principles). Each entrant hereby waives all rights to claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrant's actual out-of-pocket expenses.

PUBLICITY RELEASE: Each entrant and winner grants to Texans Credit Union and each of its affiliates, agents, and representatives the right to depict, publish, publicize, license, and/or exploit all or part of their name and likeness, for advertising, promotional, and trade purposes in any and all media now known or hereafter developed, in perpetuity, without notice and without compensation, except where prohibited by law.

GENERAL CONDITIONS: Giveaway entries generated by a computer-generated script, macro or other mechanical or automated means (including photocopies) will be disqualified. In the event there is a discrepancy or inconsistency between the English language version and any other language version of these Full Official Rules or of any promotional materials, the English version will prevail, govern, and control.

WINNERS' LIST: For a list of winners, mail a self-addressed stamped envelope to: Texans Credit Union, Attn: Marketing Dept., PO Box 853912, Richardson, TX 75085-3912. Winners' list requests must be made by August 31, 2024.

SPONSOR: The Sponsor of this Giveaway is Texans Credit Union, 777 E. Campbell Road, Richardson, TX 75081. This credit union is federally insured by the National Credit Union Administration.