

## OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

**1. Raffle Period / How to Enter:** This Educational Systems Federal Credit Union Summer Savings Promotion Raffle (“Raffle”) begins on July 1, 2026 and ends August 31, 2026 (“Raffle Period”). The Raffle Period consists of eight (8) weekly entry periods (each, a “Weekly Entry Period”): Week 1 (July 1–7, 2026); Week 2 (July 8–14, 2026); Week 3 (July 15–21, 2026); Week 4 (July 22–28, 2026); Week 5 (July 29–August 4, 2026); Week 6 (August 5–11, 2026); Week 7 (August 12–18, 2026); and Week 8 (August 19–25, 2026). A Grand Prize Drawing will be conducted following the conclusion of the Raffle Period. The Raffle is sponsored by Educational Systems Federal Credit Union (“Sponsor” or “ESFCU”).

An eligible member of ESFCU automatically receives one (1) Raffle entry if the member’s Qualifying Account (as defined below) reflects a net deposit increase of at least Fifty Dollars (\$50.00) during a Weekly Entry Period. A member who earns an entry for a Weekly Entry Period receives one (1) entry into both (a) the Weekly Prize Drawing for that Weekly Entry Period and (b) the Grand Prize Drawing. A member is limited to one (1) entry per Weekly Entry Period, regardless of the number or amount of deposits made during that week. Additional deposits made during the same Weekly Entry Period do not earn additional entries.

Entries are earned only during the Weekly Entry Period in which the net deposit increase is recorded. Entries for Weekly Prize Drawings do not roll over to subsequent Weekly Entry Periods. However, all entries earned during the Raffle Period will be accumulated and included in the Grand Prize Drawing. A member may earn a maximum of eight (8) Weekly Prize Drawing entries and eight (8) Grand Prize Drawing entries during the Raffle Period by qualifying during each of the eight Weekly Entry Periods.

Eligibility for each Weekly Entry Period will be determined by Sponsor based on the net deposit increase in the member’s Qualifying Account balance during that week. A “net deposit increase” means the net amount of deposits received and posted to the Qualifying Account during the applicable Weekly Entry Period, excluding interest, dividends, and other non-deposit credits. Qualifying deposits include, without limitation, direct deposits, electronic transfers, wire transfers, and other deposits received and posted to the member’s Qualifying Account. Automatic entries will be recorded by Sponsor based on the net weekly deposit increase.

**2. Qualifying Account / Prize Eligibility:** To participate in the Raffle, a member must maintain a High Yield Savings Account at ESFCU (a “Qualifying Account”). The Qualifying Account must be open, active, and in good standing at the time of entry and through the date of the applicable prize drawing. Rates and other terms and conditions of a Qualifying Account are governed by the applicable account disclosures and agreements provided by ESFCU. A participating member is limited to one (1) Qualifying Account for purposes of this Raffle.

To be eligible for the Raffle, a participant must meet all of the following requirements:

- Be an individual (not a corporation, partnership, limited liability company, trust, business organization, or other entity).
- Be at least eighteen (18) years of age or the age of majority in the participant’s state of residence, whichever is greater.
- Be a United States resident.
- Be a member in good standing of ESFCU.
- Maintain a Qualifying Account that is open, active, and in good standing throughout the applicable Weekly Entry Period and through the date of the applicable prize drawing.
- Satisfy all other requirements set forth in these Official Rules.

Officers, directors, and employees of ESFCU and their immediate family members (spouse, parents, siblings, children, and members of the same household) are not eligible to participate in the Raffle.

**3. No Non-Deposit Consideration:** The sole consideration required for entry into this Raffle is a qualifying deposit into a Qualifying Account. No fee, purchase, upgrade to a particular account level, product or service application, loan application, referral, or other non-deposit activity is required or permitted as consideration for entry into this Raffle. Individuals who do not currently have a Qualifying Account may open a High Yield Savings Account in order to participate, but the act of opening an account does not itself constitute an entry; entry is earned only by making a qualifying deposit as described in Section 1.

**4. Prizes:** The following prizes will be awarded during the Raffle:

- **Weekly Prizes:** Eight (8) Weekly Prize Drawings will be conducted, one for each Weekly Entry Period. One (1) winning entry will be randomly selected from each Weekly Entry Period to receive a Two Hundred Fifty Dollar (\$250.00) cash prize.
- **Grand Prize:** One (1) Grand Prize Drawing will be conducted following the conclusion of the Raffle Period. One (1) winning entry will be randomly selected from all entries accumulated during the entire Raffle Period to receive a One Thousand Dollar (\$1,000.00) Grand Prize, consisting of: (a) Five Hundred Dollars (\$500.00) awarded to the winner; and (b) Five Hundred Dollars (\$500.00) donated by Sponsor to an accredited K-12 school of the winner's choice (the "School Donation"). The winner must designate the recipient school within thirty (30) days of notification; if no designation is received, Sponsor may select a school in its sole discretion.

Total Approximate Retail Value ("ARV") of all prizes: \$3,000.00. Weekly prizes have an ARV of \$250.00 each (total \$2,000.00). The Grand Prize has an ARV of \$1,000.00 (\$500.00 cash prize to winner plus \$500.00 School Donation). Cash prizes will be deposited into the winner's Qualifying Account at ESFCU, or, at Sponsor's sole discretion, awarded by check, within ten (10) business days after verification of eligibility. The School Donation will be made by Sponsor directly to the designated school. Prizes are non-transferable. No prize substitution is permitted except by Sponsor, who reserves the right to substitute a prize of equal or greater value if the advertised prize becomes unavailable. A participating member is limited to winning one (1) Weekly Prize during the Raffle Period but remains eligible for the Grand Prize regardless of whether the member has won a Weekly Prize.

**5. Odds:** Actual odds of winning depend on the number of eligible entries received. For Weekly Prize Drawings, odds depend on the number of eligible entries received for the applicable Weekly Entry Period. For the Grand Prize Drawing, odds depend on the total number of eligible entries accumulated during the entire Raffle Period. Each eligible entry shall have an equal chance of winning the applicable prize drawing.

**6. Winner Selection and Prize Administration:** Weekly Prize Drawings will be conducted within seven (7) days of the conclusion of the applicable Weekly Entry Period. The Grand Prize Drawing will be conducted within fifteen (15) days of the conclusion of the Raffle Period. Winners will be selected by random drawing from among all eligible entries for the applicable drawing. Drawings will be conducted by Sponsor or its designated representative. Winners will be notified via telephone, email, or U.S. mail. Before receiving any prize, a winner must confirm eligibility by verifying identity, age, residency, account status, and qualifying deposit. Sponsor may require a winner to execute an affidavit of eligibility, a liability release, and/or applicable tax forms (including IRS Form W-9) as a condition of receiving the prize. The Grand Prize winner must designate the recipient school for the School Donation within thirty (30) days of notification. If a winner cannot be reached within fourteen (14) days after the first notification attempt, or if a winner is determined to be ineligible, declines the prize, or fails to return required documents within the time period specified by Sponsor, the prize will be forfeited and an alternate winner may be selected by random drawing from remaining eligible entries.

**7. Decisions:** By entering into the Raffle, entrants agree to abide by and be bound by these Official Rules and to accept the decisions of Sponsor as final and binding on all matters relating to the Raffle. Entrants also agree to release and hold harmless Sponsor and its officers, directors, employees, volunteers, members, representatives, and agents (collectively, the "Released Parties") from and against any and all claims, damages, losses, costs, or liability arising from or relating to participation in the Raffle or the acceptance, use, or misuse of any prize. The Released Parties are not responsible for any negligence,

claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in this Raffle. Sponsor reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Raffle.

**8. Publicity:** Each winner agrees to permit Sponsor to use the winner's name, likeness, and prize information in promotional and other materials, without additional compensation or permission, except where prohibited by law. Each winner also agrees that his or her name and prize amount may be made available to other entrants and the general public upon request, as permitted by applicable law.

**9. Governing Law and Venue:** This Raffle is a "savings promotion raffle" as defined by 18 U.S.C. § 1308 and Md. Fin. Inst. § 1-211. ESFCU relies on the federal savings promotion raffle framework to extend eligibility to members residing outside Maryland. These Official Rules, and all questions concerning their construction, validity, and enforceability, shall be governed by Maryland law and applicable federal law. Any disputes shall be subject to the exclusive jurisdiction of the courts of the State of Maryland. All promotional materials for this Raffle will comply with applicable federal advertising and disclosure requirements, including 12 CFR 740.2. This Raffle is void where prohibited by law.

**10. Taxes:** Winner is solely responsible for all applicable federal, state, and local taxes and any expenses associated with the prize. Prize winnings will be reported as income on IRS Form 1099-MISC (or other applicable form) as required by law. Winner may be required to provide a completed IRS Form W-9 prior to receipt of prize.

**11. Miscellaneous:** Sponsor reserves the right to amend these Official Rules, substitute prizes of equivalent or greater value, or discontinue the Raffle at any time and for any reason, in its sole discretion, upon reasonable notice to participants. If any provision of these Official Rules is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect. Sponsor disclaims any responsibility to notify entrants of any aspect related to the conduct of the Raffle, except as expressly required by these Official Rules or applicable law.

Personal information collected in connection with this Raffle will be used solely for the purpose of administering the Raffle, including verifying eligibility, notifying winners, delivering prizes, and satisfying applicable reporting obligations. Sponsor will not share personally identifiable information with any third party for marketing purposes without the participant's express written authorization. Information may be shared as required by law or regulation.

Written copies of these Official Rules are available during normal business hours at any ESFCU branch location and on the Sponsor's website at [esfcu.org](http://esfcu.org). In the event of any conflict between these Official Rules posted on the Sponsor's website and any other version, the version posted on the website shall be considered the definitive and controlling version.

**Sponsor:**

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