

Sweepstakes Title: Fact or Cap? Financial Edition

Sweepstakes Start Date: November 1, 2025

Sweepstakes End Date: December 31, 2025

Sweepstakes Prize: e Gift Card

Value of Each Sweepstakes Prize: \$250

Number of Sweepstakes Prizes: 3

CEFCU SWEEPSTAKES OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. BY ENTERING THE SWEEPSTAKES, YOU AGREE TO THESE SWEEPSTAKES OFFICIAL RULES, WHICH ARE A CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES RIGHTS GRANTED BY YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

1. Eligibility: This Sweepstakes (the “Sweepstakes”) is only open to those who enter by completing the Fact or Cap? Financial Edition Quiz and enter into the Sweepstakes as of the Sweepstakes End Date and who are 18 years or older as of the date of entry. The Sweepstakes is only open to legal residents of the fifty (50) United States and Washington D.C. only. VOID IN PUERTO RICO, THE U.S. VIRGIN ISLANDS, AND OTHER U.S. TERRITORIES AND POSSESSIONS, AND WHERE PROHIBITED BY LAW. Directors, officers, employees, representatives and agents of Sponsor its subsidiary, advertising and promotion agencies, agency media buyer, or accounting, auditing and legal firms representing Sponsor and their immediate family members and/or those living in the same household of each are not eligible to enter the Sweepstakes. By entering in the Sweepstakes, you represent and certify that you meet the foregoing eligibility requirements.

2. Agreement to The Rules and Applicable Law: By entering in the Sweepstakes, you agree to be fully and unconditionally bound by these Sweepstakes Official Rules (the “Rules”). You consent to receive the Rules electronically. The Sweepstakes is subject to all applicable federal, state and local laws and regulations. The receipt by winner of the prize offered in the Sweepstakes is conditioned upon compliance with any and all federal and state laws and regulations.

3. Dates of Sweepstakes: Entries will be accepted starting on the Sweepstakes Start Date described above and ending on the Sweepstakes End Date described above. All entries must be received by 11:59PM CST on the Sweepstakes End Date described above.

4. How to Enter: The Sweepstakes must be entered by completing the Fact or Cap? Financial Edition Quiz, located at <https://www.cefcu.com/forms/quiz/financial-quiz> and completing the entry form at the end of the Quiz. The entry must fulfill all sweepstakes requirements, as specified, to be eligible to win the prize. Entries that are not complete or do not adhere to the Rules or Sweepstakes requirements may be disqualified at the sole discretion of CEFCU. You may enter only once per email address. If you use fraudulent methods or otherwise attempt to circumvent the Rules your submission may be removed from eligibility at the sole discretion of CEFCU.

5. Prizes: The winner will receive the Sweepstakes Prize with an approximate retail value described above. The specifics of the prize shall be solely determined by the Sponsor. You agree to accept the decisions of Sponsor, as final and binding as it relates to the Sweepstakes. No cash or other prize substitution permitted except at Sponsor's discretion. The prize is non-transferable. 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. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by winners is permitted.

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner selection and notification: The winner of the Sweepstakes will be selected in a random drawing under the supervision of the Sponsor within five (5) days of the Sweepstakes End Date described above. The winner will be notified via email to the email address they entered the Sweepstakes with, within five (5) days following the winner selection. CEFCU shall have no liability for a winner's failure to receive notices due to winners' spam, junk e-mail or other security settings or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, or fails to claim the prize within 72 hours from the time award notification was sent, the prize may be forfeited and an alternate winner selected. To claim the prize, Sponsor may require the winner to complete, sign and return to Sponsor an Affidavit of Eligibility and Release of Liability on a form provided by Sponsor and/or documents verifying the winner's identity.

ANY VIOLATION OF THE RULES BY ANY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE SWEEPSTAKES AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by you: If you are the winner of the Sweepstakes, your acceptance of the prize constitutes your consent for CEFCU to use, print publish and/or display publicly, including, without limitation, via its World Wide Website as well as its designated webpage on Facebook, YouTube and/or Instagram, in CEFCU publications and as part of CEFCU publicity materials, the winner's name, city/state of origin, photograph and/or likeness, recorded voice, entry or statements about the Sweepstakes, as news, publicity or information and for trade, advertising, public relations and promotional purposes without any further compensation.

9. Terms: CEFCU reserves the right, in its sole discretion to cancel, terminate, modify or suspend the Sweepstakes should (in its sole discretion) a virus, bugs, non-authorized human intervention, fraud or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Sweepstakes. In such case, CEFCU may select the recipients from all eligible entries received prior to and/or after (if appropriate) the action taken by CEFCU. CEFCU 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 website or violates the Rules.

CEFCU 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; multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by the Rules; or the use of bots, macros or scripts or other technical means for entering. Any attempt by a participant to deliberately damage any web site or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws and should such an attempt be made, CEFCU reserves the right to seek damages from any such person to the fullest extent permitted by law.

10. Limitation of Liability: By entering in the Sweepstakes you agree to release, discharge and hold harmless Sponsor, and its directors, officers, employees, representatives, agents, its subsidiary, advertising and promotional agencies, agency media buyer, and accounting, auditing and legal firms representing Sponsor, from and against any and all claims, losses, damages, injuries, liability, or responsibility that may occur, directly or indirectly, whether caused by negligence or not, from (i) participant's participation in the Sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) use, publication or public display of the winner's name, city/state of origin, photograph and/or likeness, recorded voice, entry or statement about the

Sweepstakes by Sponsor as consented in Paragraph 8; (iii) technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware or software; (iv) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (v) unauthorized human intervention in any part of the entry process or the Sweepstakes; (vi) electronic or human error which may occur in the administration of the Sweepstakes or the processing of entries.

11. Disputes: THE SWEEPSTAKES AND RULES ARE GOVERNED BY THE LAWS OF THE STATE OF ILLINOIS, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of entering in the Sweepstakes, participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with the Sweepstakes and/or the Rules, shall be resolved individually, without resort to any form of class action, exclusively before a court located in the Peoria County, Illinois; and, participant waives the right to trial by jury in such action. Further, in any such dispute, under no circumstances will participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering the Sweepstakes), and participant further waives all rights to have damages multiplied or increased

12. Privacy Policy: Sponsor will collect information submitted by participant with an entry in the Sweepstakes. See Sponsor's Privacy Policy at www.cefcu.com/Privacy-Policy.html for details on how information collected by Sponsor is used and/or shared.

13. Winners List and Copy of the Rules: To obtain a copy of the winners list and/or a copy of the Rules, mail your request along with a stamped, self-addressed envelope to: Citizens Equity First Credit Union, 5401 W. Dirksen Parkway, Peoria, IL 61607. Requests must be received no later than five (5) days after the winner is notified.

14. Sponsor: The Sponsor of the Sweepstakes is Citizens Equity First Credit Union, 5401 W. Dirksen Parkway, Peoria, IL 61607.

15. No Relationship with Third Party Apps, Sites, Networks or Search Engines: The Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Facebook, Twitter, Instagram, Snapchat, YouTube, Pinterest, LinkedIn or Google. You understand that you are providing your information to the Sponsor of the Sweepstakes and not to Facebook, Twitter, Instagram, Snapchat, YouTube, Pinterest, LinkedIn or Google.