

State Employees' Credit Union Zard® Saving Challenge Sweepstakes Official Rules

These official rules (the "Official Rules") govern the 2026 State Employees' Credit Union ("SECU") ZARD Saving Challenge Sweepstakes (the "Sweepstakes").

1. **NO PURCHASE NECESSARY:** NO PURCHASE IS NECESSARY TO ENTER. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. There is a \$25.00 deposit required to open a SECU Zard Share account.
2. **Eligibility:** Open only to legal North Carolina residents who are aged 13 to 19 years and own a Zard Share account ("Zard Member") as of the date of entry. Void where prohibited by law. Officers, directors, employees, representatives, volunteers (including Advisory Board members), and agents of SECU and any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Sweepstakes, and any of their respective parents, affiliates, subsidiaries, retailers, distributors, suppliers, and advertising and promotion agencies, and the immediate family members (parent, spouse, child, or sibling, and their respective spouses, regardless of residence) of such officers, directors, employees, representatives, volunteers, and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize.
3. **To Enter:** The Sweepstakes begins at 12:00:00 a.m. ET on August 3, 2026 and ends at 11:59:59 p.m. ET on September 4, 2026 (the "Sweepstakes Period"). Each Zard Member is automatically entered into the Sweepstakes when (i) a deposit is credited to the member's Zard Share account (existing account or new account during the Sweepstakes Period, and (ii) the Zard member (and their legal guardian, if the member is less than 18 years old) agrees to be entered in the Sweepstakes. Limit one (1) entry per Zard Member. Each eligible entry will be assigned to the Zard Member's home branch (the branch assigned to the account at account opening). Each entry, regardless of method of entry, will have a chance of winning equal to that of other entrants assigned to the applicable branch. Entries that do not comply with these Official Rules will be disqualified. By participating, ZARD Members and their legal guardians (if applicable) agree to these Official Rules and to accept the decisions of SECU as final and binding in all respects as it relates to this Sweepstakes.
4. **Drawing:** Winners will be selected in random drawings to be held on or about September 4, 2026 from among all eligible entries assigned to the particular SECU branch. Two-hundred seventy-five (245) winners (one [1] winner per branch) will be drawn from eligible entries. Odds of winning depend on the number of entries received for the applicable branch. If the number of eligible entries for a particular branch is less than the number of prizes awarded for that branch, such prizes will be awarded by a subsequent random drawing of all remaining eligible entries received, regardless of assigned branch, which had not been selected as a winner in the initial branch-specific drawings.

- 5. Winners:** Entrants need not be present at the time of the drawings to be eligible to win. Potential winners will be notified either by e-mail or phone, within 15 days of the drawing. As a condition to receiving the prize, a potential winner or a legal guardian of the potential winner (if applicable) will be required to complete, sign and return an affidavit of eligibility, liability release and, if applicable, a publicity release within 15 days of the date notice is sent or such other date set by SECU. If documents are not returned in a timely manner, if prize notification or prize is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules for any reason, the prize will be forfeited and SECU shall have the option to award the prize to an alternative winner via random drawing. Prizes are non-transferable and cannot be redeemed or substituted for another prize, and SECU shall have the right to determine method and for of prize delivery. SECU's decisions concerning all matters related to the Sweepstakes shall be final.
- 6. Prize:** One grand prize per SECU branch: iPad® (approximate retail value: \$349). The collective value of all 275 prizes is \$95,975. Odds of winning depend on total number of eligible entries received for the particular SECU branch assigned to the Zard account. Limit of one prize per winner. Winner and their legal guardian (if applicable) will be solely responsible for any taxes and costs associated with the prize.

7. General Conditions: In the event that the operation, security, or administration of the Sweepstakes is impaired in any way for any reason, SECU may in its sole discretion (i) suspend the Sweepstakes to address the impairment and then resume the Sweepstakes in a manner that best conforms to these Official Rules or (ii) award the prize at random from among the eligible entries received up to the time of impairment. SECU reserves the right in its sole discretion to (i) disqualify any individual it determines to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner, and (ii) suspend or terminate the Sweepstakes in the event the administration, security, fairness, integrity, or proper conduct of the Sweepstakes is jeopardized. SECU's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. This Sweepstakes will be governed by North Carolina law.

8. Release and Limitations of Liability: By participating in the Sweepstakes, entrants or their legal guardian, if applicable) agree to release and hold harmless SECU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company's respective officers, directors, employees, representatives, volunteers, and agents (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Sweepstakes; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Sweepstakes or the processing of entries; or (e) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt or use of any prize. Entrant or their legal guardian (if applicable) further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no

event shall the Released Parties be liable for attorneys' fees. Entrant or their legal guardian (if applicable) waives the right to claim any damages whatsoever including, but not limited to punitive, consequential, direct or indirect damages.

9. Use of Contest Information: Acceptance of a prize constitutes permission for SECU to use the winner's name and/or likeness for purposes of advertising and trade without further compensation, except where prohibited by applicable law. SECU reserves the right to use any and all information related to the Sweepstakes, including information obtained through the Sweepstakes, for marketing purposes or any other business purpose, unless prohibited by law, subject to SECU's Consumer Privacy Notice available at www.ncsecu.org. The winner's name will be posted on SECU's official Facebook page and on the FAT CAT website, www.cufatcats.org, and in the FAT CAT publication, *FAT CAT Paw Prints*. For names of winners by mail, mail a 3" x 5" card (placed in an envelope and postmarked before September 4, 2026 with your name and complete address to: SECU Zard Saving Challenge Sweepstakes Winner, P.O. Box 27948, Raleigh, NC 27611.

Sponsored by:

State Employees' Credit Union, 119 N. Salisbury St, Raleigh, NC 27603.