

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

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 State Employees' Credit Union (SECU) Zard Share account.

Eligibility: Open only to legal U.S. residents who are aged 13 to 19 years and own a Zard Share account as of the date of entry. Void where prohibited by law. Officers, directors, employees, representatives and agents of SECU and any prize suppliers, promotional and advertising agencies, co-sponsors, promotion partners and others involved in the administration of the Contests (including media companies, judges and/or fulfillment houses), 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 and agents, and those living in their same households, whether or not related, are not eligible to enter or win a prize.

To Enter: Each Zard member is automatically entered into the Contest when (i) a deposit is credited to the member's Zard Share account (existing account or new account) between 12:01 a.m. Eastern Standard Time ("EST") on August 11, 2025 and 11:59 p.m. EST on August 15, 2025 (the "Contest Period"), and (ii) the member (and their legal guardian, if the member is less than 18 years old) agrees to be entered in current contests. Limit one (1) entry per member. Each eligible entry will be assigned to the Zard member's home branch. Each entry, regardless of method of entry, will have a chance of winning equal to that of other entrants assigned to the particular branch. By participating, ZARD members and their legal guardians agree to these Official Rules.

Drawing: There will be a winner selected from each SECU branch in random drawings to be held on or about August 15, 2025 from among all eligible entries assigned to the particular SECU branch. Potential winners will be notified either by e-mail or phone, within 15 days of the drawing. A legal guardian of the potential winner will be required to complete, sign and return an affidavit of eligibility, liability release and, if applicable, a publicity release within 15 days of notification. 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 an alternate winner will be randomly selected.

Prize: One grand prize per SECU branch: SECU Pickleball Set (approximate retail value: \$25). In the case of a joint or custodial account, the prize will only be awarded to or in the name of the primary Zard Share account holder (as determined by SECU's records), provided the primary owner satisfies the eligibility criteria. Odds of winning depend on total number of eligible entries received for the particular SECU branch indicated on the entry submission. Limit of one prize per person. Winner and their legal guardian will be solely responsible for any taxes and costs associated with the prize.

General Conditions: In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, SECU may in its sole discretion (i) suspend the Contest to address the impairment and then resume the Contest 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 disqualify any individual it determines to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. SECU's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. This Contest will be governed by North Carolina law.

Release and Limitations of Liability: By participating in the Contest, entrants (and their legal guardian, if the entrant is less than 18 years old) agree to release and hold harmless SECU, its affiliates, subsidiaries, advertising and promotion agencies, and each such company's respective officers, directors, employees, representatives and agents (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the Contest or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Contest; (b) printing errors; (c) lost, late, postage-due, misdirected, or undeliverable mail; (d) errors in the administration of the Contest 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 Contest or receipt or use of any prize. Entrant (and their legal guardian, if entrant is less than 18 years old) further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the Released Parties be liable for attorneys' fees. Entrant (and their legal guardian, if entrant is less than 18 years old) waives the right to claim any damages whatsoever including, but not limited to punitive, consequential, direct or indirect damages.

Use of Contest Information: SECU reserves the right to use any and all information related to the Contest, including information obtained through the Contest, for marketing purposes or any other business purpose, unless prohibited by law, subject to SECU's privacy policy available at www.ncsecu.org.

Winner: Once the winner is confirmed through the receipt of a signed affidavit of eligibility, liability release, and publicity release, 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 August 15, 2025 with your name and complete address to: SECU FAT CAT Saving Challenge Contest Winner, P.O. Box 27948, Raleigh, NC 27611. For names of winners by mail, mail a 3" x 5" card (placed in an envelope and postmarked before August 15, 2025) with your name and complete address to: SECU Zard Saving Challenge Contest Winner, P.O. Box 27948, Raleigh, NC 27611.

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