

## UNIVERSITY CREDIT UNION'S "SUMMER OF STAFF" OFFICIAL RULES

1. **No Purchase Necessary:** No purchase or payment of any kind is necessary to enter or win this Raffle. Winner must be 18 years or older.
2. **Equal Chance of Winning:** Each Raffle entry will have an equal chance of winning. Making a purchase will not improve an individual entry's chances of winning.
3. **Raffle Period:** Raffle begins on June 15, 2025, at 12:00 am PT and ends on August 1, 2025, at 11:59 pm PT ("Raffle Period").
4. **Consumer Disclosure:** Odds of winning are based upon the number of eligible entries received. For example, if 100 entries are received during the Raffle Period before the entry deadline, odds of winning are 1:100.
5. **Prizes:** There will be one (1) weekly winner selected from each partner campus: UCLA, LMU, Pepperdine, Santa Clara University, Saint Mary's College, UC Davis, UC San Diego, Abilene Christian University, and UT Arlington. Weekly prizes will have a maximum value of \$50. At the conclusion of the Raffle Period, one (1) grand prize winner will be selected to receive a gift card of their choice along with exclusive swag, with a total prize value up to \$500.
6. **Sponsor:** University Credit Union, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025.
7. **Entry Deadline:** All entries must be received by August 1, 2025, at 11:59 pm PT.
8. **Eligibility:** The raffle is open to current staff from partner campuses: UCLA, LMU, Pepperdine, Santa Clara University, Saint Mary's College, UC Davis, UC San Diego, Abilene Christian University, and UT Arlington. Current staff is defined as a permanently employed staff member of a department at one of these partner campuses. Proof of current employment may be required to claim prizes. The following activities will earn one (1) entry into both the weekly drawings and the grand prize drawing:
  - **New Membership:** Open a new Smart Checking or University Checking account. To qualify, the individual must not have had an active checking account with UCU within the past 90 days.
  - **New Share Account:** Current members who open a new High Yield Savings or Certificate of Deposit account will earn one (1) entry for each new share.
  - **Direct Deposit Setup:** Establish direct deposit with an existing or newly opened Smart Checking or University Checking account.
  - **New Loan Application:** Submit a loan application for a new or used auto loan, RV loan, personal loan, home equity line of credit (HELOC), or a credit card.
  - **Referral of a New Member:** Current members can refer a non-member without an existing share account by providing the promo code "SUMMER" to the referred individual. The non-member must use this promo code during

the account opening process. A UCU team member will follow up to verify the referring member.

- **Financial Consultation:** Book an in-person or virtual financial consultation during the giveaway period.
- **Webinar Signup:** Register for a UCU-hosted webinar during the giveaway period.

Credit Union employees, officials, and members of their immediate families are not eligible to participate. Entrants accept and agree to be bound by these Official Rules and the decisions of the Credit Union. Raffle void where prohibited by law.

- 9. How to Enter:** Eligible entrants will be entered by completing one or more of the qualifying activities listed above during the Raffle Period. Each qualifying activity completed will result in one (1) entry. To enter by mail, send a request to: University Credit Union, Attention: University Credit Union's Summer of Staff Raffle, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025. Mail-in entries must be received by August 1, 2025, at 11:59 PM PT to be eligible. Proof of submission does not constitute proof of receipt. The Credit Union is not responsible for late, incomplete, or inaccurate entries. If for any reason the Raffle is not capable of running as planned, including tampering, unauthorized intervention, fraud, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Raffle, the Credit Union reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Raffle. The Credit Union further reserves the right to disqualify any individual who tampers with the entry process or otherwise undermines the legitimate operation of the Raffle.
- 9. Prize Drawings:** Weekly drawings will occur on Mondays by 10:00 AM PST, starting June 23, 2025, and continuing weekly through August 4, 2025. Drawings will be based on entries submitted during the prior weeks through Saturday at 11:59 PM PST. The grand prize drawing will be held on August 4, 2025, by 10:00 AM PST based on all entries received through August 1, 2025 at 11:59 PM PST. Participants in the raffle are eligible to win one weekly prize and will continue to be entered for the grand prize drawing. Winners will be notified by email and/or phone call after each drawing. Weekly prizes and the grand prize will be delivered in person to the winner's department location. The Credit Union will make reasonable efforts to contact the winner within 10 days of notification. If the winner does not respond within this timeframe, a new winner may be selected from the eligible entries. For winners who work remotely, arrangements for prize delivery can be made, provided communication is established within the 10-day period.
- 10. Limitation of Liability:** The Credit Union is not responsible for any loss or damage which may occur in connection with the Raffle. Entrants agree to hold the Credit Union harmless from any liability arising from participation or prize acceptance. The Credit Union and its officers, directors, employees, members, representatives, and agents are not responsible for any claims, liabilities, injuries, property loss, or damages of entrants and/or winners arising from participation or prize use. The Credit Union is not responsible for any incorrect or inaccurate information caused

by tampering or equipment failure. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize(s) become unavailable.

11. **List of Winners:** For a list of winners, mail a self-addressed, stamped envelope to: University Credit Union, Attention: University Credit Union's Summer of Staff Raffle, 1500 S. Sepulveda Blvd., Los Angeles, CA 90025. Requests must be received by September 4, 2025.
12. **Opt-Out:** Participants may choose to opt out of the raffle at any time. To do so, please send an email to [growth@ucu.org](mailto:growth@ucu.org) or notify a Growth Officer at a UCU location on campus. Opting out will remove the participant from all future prize drawings, including the grand prize.
13. **Taxes:** The Credit Union will report prize winnings to the appropriate tax authorities as required by law. Winners are responsible for all applicable taxes.
14. **Publicity Authorization:** Winners agree to permit the Credit Union to use their name and likeness in promotional materials without additional compensation, unless prohibited by law.
15. **PRIVACY:** By entering your information, you are opting in to receive communications regarding upcoming promotions and/or events from University Credit Union. The collection of personal information provided in connection with this form will be used in accordance with the Credit Union's privacy policies located online at <https://www.ucu.org/disclosures/privacy-policy>.