Official Sweepstakes Rules and Regulations

No purchase or payment of any kind is necessary to enter, win, or claim a prize.

The Membership Referral ("Contest") is sponsored by Landings Credit Union ("Sponsor"). This event is governed by these official rules ("Official Rules") and is subject to all applicable laws and regulations. Void where prohibited by law. By participating, you agree to abide by these Official Rules, including all eligibility requirements, and understanding that the results, as determined by Landings Credit Union, are final in all respects.

1. CONTEST PERIOD:

The Contest will begin on April 1, 2025 and ends on December 31, 2025.

2. ELIGIBILITY:

The drawing is open to legal residents of the fifty United States who are eligible members of Landings Credit Union.

3. HOW TO PARTICIPATE:

Five (5) winners of a \$100 cash prize will be selected monthly (April - December 2025). You may enter to win by referring an eligible family member or friend to Landings Credit Union who opens and funds a Share Account. Referring member must complete and submit a referral form at www.landingscu.org/refer within 30 days of referred account opening. All entrants participating during the Contest Period will be entered for a chance to win the monthly \$100 cash prize. No purchase is necessary. You may also enter by mailing a 3 x 5 card to: Landings Member Referral, 2800 S. Mill Avenue, Tempe, AZ 85282. The winner will be drawn at random.

4. DRAW DATE:

Five (5) random draw will be held 7 days after the end of each month during the Contest for each of the six months. Eligible entrants will be randomly drawn from among the eligible entries. The odds of being selected depend on the number of eligible entries received.

5. PRIZE AWARDING:

If you are selected as a potential winner of the \$100 monthly drawing, your cash prize will be deposited into your Landings Credit Union savings account upon verification and final approval.

6. CONTEST GENERAL RULES:

By entering the Contest, Entrants agree to abide by these Contest Rules and the decisions of the sponsor, which are final. All Entrants release and forever discharge the Sponsor, its advertising and promotional agencies, and their respective affiliated companies, and all their respective officers, directors, employees and agents from all claims, demands, damages, actions and causes of action arising or to arise by reason of his/her participation in the Contest and/or the administration of the Contest, including, without limitation, the selection and awarding of the Prize. The Sponsor will not be responsible for late, lost, invalid, illegible, delayed, incomplete, stolen, or misdirected entries/prize claims. All entries/prize claims become the

property of the Sponsor and will not be returned. The Sponsor shall in no way bear any liability whatsoever regarding the Prize(s). In no event shall the Sponsor be liable for any special, incidental, consequential, indirect or punitive damages arising out of or in connection with this Contest and/or the Prize(s), however arising, including negligence.

7. PUBLICITY:

By entering the Sweepstakes, you consent to the use of your name and/or likeness for publicity purposes without further compensation, unless such use is prohibited by applicable law. You agree to release and hold harmless Landings Credit Union, its employees, agents, representatives, and affiliates from any and all claims of any kind arising directly or indirectly from any publicity about the Sweepstakes.

8. DISQUALIFICATION:

The Sponsor is not responsible for lost, interrupted or unavailable network server or other connections, miscommunications, failed telephone or computer or telephone transmissions or technical failure, jumbled, scrambled or misdirected transmissions, or other error of any kind whether human, mechanical or electronic. Further, the Sponsor reserves the right, in their sole discretion, to terminate the Contest, in whole or in part, or modify, amend or suspend the Contest and/or the Contest Rules in any way at any time for any reason without prior notice or compensation.

9. SPONSOR

Landings Credit Union, 2800 S. Mill Avenue, Tempe, AZ 85282