Cash Back Rewards Credit Card Holiday Sweepstakes Rules

1. Sweepstakes Administration This sweepstakes is being administered and operated by Unitus Community Credit Union (Unitus).

2. How to enter No purchase is necessary to enter. To enter without making a purchase, email marketing@unitusccu.com with your name and email. Members who spend $2,000 or more in purchases with a Unitus Cash Back Rewards credit card between November 1 and December 31, 2026 will be automatically entered into our Holiday Drawing. Unitus will randomly select 25 members to each win $100. The $100 prize will be deposited into each winner's Rewards Savings account no later than January 31, 2027. Only one prize per member or account is allowed. If entering via email, only (1) entry is allowed per person.

3. Sweepstakes Period The Sweepstakes period runs between 12:00 a.m. on November 1, 2026 until 11:59 p.m. on December 31, 2026. The winners will be randomly selected no later than January 31, 2027.

4. Eligibility To be eligible for the Sweepstakes you must be a natural born person, lawful permanent resident of the United States, 18 years of age or older and reside in our field of membership. Limit of one entry per person. Void where prohibited by law. Employees of Unitus Community Credit Union and members of their immediate family are not eligible to win. Members of the immediate family include, grandparents, parents, spouse, children, stepchildren, grandchildren, brothers, sisters, half brothers, half-sisters, aunts, uncles, and domestic partners of any Employee.

5. Prizes Unitus will select 25 prize winners. Each winner will receive $100, deposited into their Rewards Savings account. The prize winners will be randomly selected from all eligible entries. The prizes awarded to the eligible winners are not transferable or exchangeable for any other prize. If a winner cannot be contacted or is disqualified for any reason, Unitus reserves the right to determine an alternate winner or not to award that winner's prize, in its sole discretion. The odds of being the prize winner depend on the total number of eligible entries received. If any selected winning entry is disqualified for any reason allowed under these rules, Unitus will select another winner. All decisions are final and binding. Unitus shall

not be responsible for late, lost, misdirected, or unsuccessful efforts to notify winners.

6. General Conditions Federal, state, and local tax liability and any other expenses are the sole responsibility of prizewinners. Void where restricted and prohibited. Any valuation of the prize stated above is based on available information provided to Unitus, and the value of any prize awarded to a winner may be reported for tax purposes as required by law. Winner is solely responsible for reporting and paying all applicable taxes related to the prize. The winner must provide a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning over $600 in prizes from Unitus, annually, will receive an IRS form 1099 at the end of the calendar year and a copy of such form will be filed with the IRS.

7. Consent to Publicity and Release By accepting the prize, winner consents to the use of his/her name and likeness for publicity purposes without further compensation, unless prohibited by law. All entrants agree to release and hold harmless Unitus and their immediate family from all claims of any kind arising directly or indirectly from the Sweepstakes, from any Sweepstakes prize, or from any publicity about the Sweepstakes.

8. Miscellaneous By entering the Sweepstakes, you agree to comply with all terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. Furthermore, if there is any suspected evidence of tampering or corruption or if the Sweepstakes is compromised by virus, bugs, or any unauthorized human intervention or any other causes beyond the control of Unitus which corrupts or impairs the administration, security, or fairness of the Sweepstakes, Unitus reserves the right to disqualify any entrant deemed responsible for such corruption, suspend and/or terminate the Sweepstakes and select winner from the entries received up to the time of such termination or suspension. If the Sweepstakes is terminated prior to the sweepstakes period, notice will be posted at the website or via other media used to promote the Sweepstakes.

For a listing of the winners, or a set of these Sweepstakes Rules, please email marketing@unitusccu.com. Sweepstakes and rules provided by: PO Box 1937 Portland, Oregon 97207-1937 marketing@unitusccu.com