

SRP FEDERAL CREDIT UNION AUTO LOAN PAYMENT CAMPAIGN

Official Campaign Rules

1. **No purchase is necessary.** This Auto Loan Payment Campaign is open to members of SRP Federal Credit Union ("SRP FCU" or "Credit Union") and persons eligible for SRP FCU membership. Visit www.srpfcu.org to determine if you are eligible for membership.
2. **Eligibility.** The drawing is open to consumers who are legal U.S. residents with a valid government-issued identification, who are eighteen (18) years of age or older as of the date of entry in prize drawing. All participants must accept and agree to be bound by these Official Campaign Rules and the decisions of SRP FCU. Void where prohibited or restricted by law. Employees and volunteers of SRP FCU, or any of its respective affiliates, subsidiaries, advertising agencies, or any other company or individual involved with the design, production, execution, or distribution of the promotion are not eligible. This promotion is subject to all applicable federal, state, and local laws and regulations. By participating or submitting any entry, you agree to be bound by these Official Campaign Rules.
3. **Promotion Period.** This promotion period begins Thursday, October 1, 2026, at 8:30am EDT and ends Monday, November 30, 2026, at 6:00pm EST and applies to valid entries received by the Credit Union during the promotion period. Drawing will be held no later than Friday, January 15, 2027, at 6:00pm EST.
4. **How to Enter.** Receive an entry for each new auto loan application, or application to refinance an auto loan held at another financial institution, that is received by the Credit Union with an application date between October 1, 2026 and November 30, 2026, with a funded date prior to December 31, 2026. **Alternate Method of Entry ("AMOE"):** To enter without applying for and receiving a new auto loan, print your full name, address, telephone number, email address, and how you are eligible for membership on a 3" by 5" card and mail it to: SRP Federal Credit Union Attn: Marketing, PO Box 6730, North Augusta, SC 29861-6730. One entry per envelope. Manual entries must be postmarked by November 30, 2026. Credit Union will not verify receipt of entries for entrants. Hand-delivered entries will not be accepted. Mechanically and electronically reproduced write-in entries or entries submitted via any third party not directly affiliated with the Credit Union will not be accepted. Manual entries are limited to a maximum of one per individual; multiple mail entries do not increase odds of winning. SRP FCU is not responsible for lost, late, illegible, misdirected, mutilated, incomplete or postage-due mail entries. Incomplete or illegible entries will be disqualified.
5. **Winner Selection and Odds of Winning.** One random winner will be selected from all eligible entries received during the promotion period. Drawing will be held no later than Friday, January 15, 2027, at 6:00pm EST. The winning entrant will be contacted by the Credit Union via phone call and e-mail and must respond to the initial verification contact within three (3) business days of notification or will result in disqualification and an

alternate winner will be chosen. Individual accepting prize must be eighteen (18) years of age or over. The odds of winning depend on the total number of eligible entries. The prize winner hereunder will be final.

6. **Prize.** A cash prize will be awarded in the amount of \$12,000.00. Individual accepting prize must be eighteen (18) years of age or over. Funds will be deposited as a one-time lump sum to the winner's primary Savings Account. Winner is responsible for making their loan payment. If the winner is not currently an SRP FCU member, a check will be issued and mailed to the winner's physical address. Winner must be in good standing to receive funds. Prize is non-transferable and no substitution will be made except as provided at the Credit Union's sole discretion. Credit Union reserves the right to substitute any listed prize for one of equal or greater value for any reason. Maximum value of all prizes: \$12,000.00. All winners are limited to one prize. The decisions of SRP FCU, including the selection of the winners, are final and binding on all matters related to the Campaign. This Prize is considered a bonus, and a 1099 will be issued.
7. **Release of Claims.** The winner, members of the winner's household, relatives and persons who use any prize awarded by the Credit Union, and such persons heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, choses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.
8. **Publicity.** By accepting this prize, winner consents to the Credit Union's use of his/her name likeness, photograph, and voice for advertising and promotional purposes in any media, without compensation. To claim the prize, the winner must sign and return a release and an affidavit of eligibility and publicity release to the Credit Union at the time of prize acceptance, or prize will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Campaign Rules. If the winner is a minor, the parent or guardian must sign consent.