

THE WAUNA CREDIT UNION HOLIDAY CASH GIVEAWAY PROMOTION

OFFICIAL RULES

NO TRANSACTION NECESSARY TO ENTER OR WIN.

A TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. PROMOTION PERIOD: The Wauna Credit Union Holiday Cash Giveaway Promotion (the “Promotion”) begins on October 1, 2025, and ends on December 5, 2025 (“Promotion Period”). Weekly drawings will begin November 7, 2025, and continue through December 5, 2025.

2. ELIGIBILITY: This Promotion is open to all Wauna Credit Union members, 18 years of age or older, who enter as described below. The following individuals are not eligible to win: officers, directors, independent contractors, volunteers, and employees of Wauna Credit Union (“Sponsor”), as well as their immediate family members (spouse, parent, child, sibling, in-laws) and members of the same household. Winning a prize is contingent upon fulfilling all requirements set forth in these Official Rules.

3. PRIZES: A total of five (5) prizes will be awarded. Each prize consists of a \$500 cash prize, deposited into the winner’s Wauna Credit Union account. One winner will be selected per week beginning November 7, 2025, with the final drawing on December 5, 2025.

Prizes are non-transferable and cannot be exchanged. There is no cash alternative outside of the deposit prize itself.

4. HOW TO ENTER: There is one way to enter the Promotion during the Promotion Period: Enter online at <https://waunafcu.org/holidaycashgiveaway.html> for up to three (3) entries. No purchase necessary to enter. Account information will be verified by Wauna Credit Union staff.

Eligible entries may be earned as follows:

- 1 entry (required) – Have or open any Wauna Credit Union checking account.
- 1 bonus entry – Have or set up a recurring direct deposit to an active Wauna Credit Union checking account.
- 1 bonus entry – Be opted in to eStatements to receive Wauna Credit Union checking and share account statements digitally.

A maximum of three (3) total entries per member is allowed. Members who wish to enter in-branch may request assistance from Wauna Credit Union staff to complete the online entry form.

5. WINNER SELECTION AND ODDS: Eligible entries will be included in weekly random

drawings beginning November 7, 2025, through December 5, 2025. One winner will be selected each week.

Member must be in good standing at time of drawing and prize notification. Each winner is responsible for all applicable federal, state and local taxes. Odds of winning depend on the number of eligible entries received. A maximum of three (3) entries per person may be submitted.

6. WINNER NOTIFICATION: Potential winners will be notified by phone and/or email within five (5) business days following each drawing. Winners must comply with all terms of these Official Rules to be confirmed as an official winner.

Each potential winner may be required to complete and return a Declaration of Eligibility/Compliance (including providing their Social Security Number for tax purposes) and a Media Release, as permitted by law, within ten (10) calendar days of notification. Failure to do so will result in forfeiture of the prize, and an alternate winner may be selected.

All decisions regarding the selection and verification of winners are final and binding.

7. GENERAL CONDITIONS: By entering this Promotion or accepting a prize, entrants agree to be bound by these Official Rules and the decisions of the Sponsor, which shall be final in all matters. By accepting a prize, winners grant Sponsor the right to use their name, likeness, and photograph for advertising and promotional purposes without additional compensation, unless prohibited by law.

All federal, state, and local laws and regulations apply. Sponsor reserves the right to cancel, modify, or suspend the Promotion if any fraud, technical failure, or other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Promotion. Sponsor may disqualify any individual found to be tampering with the entry process or acting in violation of these Official Rules.

No more than the stated number of prizes will be awarded.

By entering this promotion, each entrant releases Sponsor and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the Promotion.

8. PRIVACY: Any personal information collected during participation in this Promotion will be collected by Wauna Credit Union and used solely for administration of the Promotion in accordance with these Official Rules.

This contest is sponsored by: Wauna Credit Union, 101 Truehaak, PO Box 67, Clatskanie, OR 97016. To request a list of winners, mail a stamped, self-addressed envelope to: Wauna Credit Union, 101 Truehaak, PO Box 67, Clatskanie, OR 97016, Attn: _____, after the end of the Promotion Period.