Sunmark Credit Union | Season of Giving Giveaway Official Rules

NO PURCHASE, DONATION, OR PAYMENT OF ANY KIND IS NECESSARY TO WIN. Purchase/donation will not improve chances of winning. Odds of winning are determined by the number of eligible entries received and winners will be chosen at random. The Sunmark "Season of Giving Giveaway" ("the Sweepstakes") is sponsored by Sunmark Credit Union ("Sunmark"). This Sweepstakes is governed by these Official Rules ("Official Rules"). Sunmark shall be entitled to interpret these Official Rules as needed – including but not limited to rules regarding entries, deadlines, winner selection, prize restrictions, and eligibility – and all its decisions are final. By participating in the Sweepstakes, you agree to abide by all these Official Rules and waive any right to claim ambiguity in these Official Rules or any other Sweepstakes-related advertising or materials. The Sweepstakes is subject to all federal, state and local laws and regulations and is void where prohibited by law.

1. Eligibility. The Sunmark Season of Giving Giveaway IS OPEN ONLY TO LEGAL U.S. RESIDENTS WHO ARE AT LEAST AGE 18 (OR THE AGE OF MAJORITY UNDER APPLICABLE LAW). IF YOU DO NOT MEET THESE ELIGIBILITY REQUIREMENTS, OR ANY OTHER REQUIREMENTS IN THESE OFFICIAL RULES AS OF ENTRY DATE, YOU ARE NOT ELIGIBLE TO PARTICIPATE OR WIN A PRIZE. In addition, entrants must have Internet access, a valid e-mail account and phone number prior to entry. To be eligible to win a prize, entries must be completed and received by SUNMARK in the manner and format designated below. Employees, immediate family members, Board of Directors and volunteers of Sunmark, and the members of their immediate families (defined as spouse, parents, siblings or children) and households (defined as all persons residing together in a single residence, whether or not related) are not eligible to enter or win any prizes.

2. Contest Period. The Sweepstakes consists of one entry period:

November 16, 2026 at 12:00 AM Eastern Standard Time ("EST") and ends November 20, 2026 at 11:59 PM EST.

Sunmark CU's computer is the official time-keeping device for the Sweepstakes. Sunmark reserves the right to shorten or extend the Sweepstakes at their sole discretion.

3. How to Enter. To enter, participants must complete ALL of the following steps during the entry period:

A) Like or follow the official Sunmark Credit Union page/account on Facebook or Instagram;

B) Comment on the official Sunmark Season of Giving Giveaway post on Facebook or Instagram.

C) Share the official Sunmark Season of Giving Giveaway post on Facebook or Instagram.

Alternatively, you may mail a postcard with your full name, address, email address, and phone number to: Sunmark Credit Union "Season of Giving Giveaway," 1187 Troy Schenectady Road, Latham, NY 12110. Mail-in entries must be postmarked by 11:59 PM EST on the last day of the entry period and received within five (5) days thereafter to be eligible for the drawing.

Only one (1) entry per person, per platform is permitted. Entries submitted on both Facebook and Instagram will be counted as separate entries. Mail-in entries count as one (1) entry regardless of the number of postcards submitted.

4. Prizes. One (1) prize will be awarded, with an approximate retail value of $100.

Prize (awarded at the conclusion of the entry period):

One (1) prize consisting of one (1) $100 Price Chopper gift card; approximate retail value: $100.

All prizes are awarded "as is" with no warranty or guarantee, either express or implied, by the Sponsor. Prizes are non-transferable, non-assignable, non-exchangeable, and may not be redeemed for cash. No substitutions will be made, except that the Sponsor reserves the right, in its sole discretion, to substitute a prize of equal or greater value if the stated prize becomes unavailable. Gift cards are subject to the terms and conditions of the issuing merchant, and the Sponsor is not responsible for lost, stolen, or expired items, or for any issues related to redemption.

5. Selection and Notification of Winner. One (1) winner will be selected at random from all eligible entries received, following the mail-in entry receipt deadline. The winner will be notified by direct message via the platform (Facebook or Instagram) through which the winning entry was submitted, within five (5) business days following the close of the entry period. If the winning entry was submitted via postcard, notification will be made via the

email address provided on the winning entry. To claim a prize, the winner must follow the instructions contained in the notification message. The winner may be issued an IRS 1099 MISC tax form (or its equivalent) for the actual prize value awarded if required by law.

6. PRIZE WINNER ASSUMES SOLE RESPONSIBILITY FOR ALL EXPENSES AND INCIDENTAL COSTS ASSOCIATED WITH THE PRIZE NOT EXPLICITLY OUTLINED ABOVE, INCLUDING WITHOUT LIMITATION, ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OR USE. If the Prize is returned as undeliverable or otherwise not claimed within ten (10) days after delivery of notification, the Prize will be forfeited and awarded to an alternate winner. The Prize is non-transferable. No substitutions or cash equivalent of the Prize will be permitted, except that Sunmark reserves the right to substitute a Prize of comparable or greater value for the Prize. The Prize is awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND, express or implied, (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

7. Selection of Prize. Prize shall be selected by Sunmark, in its sole discretion, and may vary from photos used in print, Sunmark advertising, and in electronic and web banner advertising including the Sunmark website.

8. No Social Media/Platform Endorsement. This Contest/Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Facebook, Inc., Instagram, Meta Platforms, Inc., or any other social media or payment platform. The information you provide will only be used for administration of the Sweepstakes and as otherwise set forth in these Official Rules. Any questions you have about the Sweepstakes must be directed to Sunmark and not to any other entity used to advertise the sweepstakes.

9. Use of Winner's Name, Likeness, etc. Except where prohibited by law, entry into the Sweepstakes constitutes permission to use winner's name, social media username, likeness, persona, hometown, and/or Prize information in all media now known or later devised throughout the universe in perpetuity for all purposes Sunmark deems appropriate – including, without limitation, for promotional and publicity purposes – without further permission or compensation. As a condition of being awarded any Prize, except where prohibited by law, winner may (in Sunmark's sole discretion) be required to execute a written consent confirming Sunmark's right to use such information without further permission or compensation.

10. Affidavit and Release. As a condition of being awarded any Prize, winner may (in Sunmark's sole discretion) be required to execute and deliver to Sunmark a signed affidavit

of eligibility, acceptance of these Official Rules, release of liability, and any other legal, regulatory, or tax-related documents required by Sunmark in its sole discretion.

11. Winner List/Rules Request. For the Winner's List or to obtain a copy of these official rules, send an email to: contest@sunmark.org or mail a SASE to: Sunmark Credit Union, 1187 Troy Schenectady Road, Latham, NY 12110, specifying "Season of Giving Giveaway - Winner's Name" or "Official Rules."

12. Entrant's Personal Information. Information collected from entrant is subject to Sunmark's Privacy Policy located at https://www.sunmark.org/forms-disclosures, which may be updated from time to time.

13. Disclaimer. By entering, each entrant agrees that Sunmark, Meta Platforms, Inc., any other company involved in the development or administration of this Sweepstakes, and a range of subsidiaries, agents, agencies, affiliates, franchisees, promoters, prize suppliers, officers, directors, employees and related persons (collectively, the "Released Parties") will not be responsible for: (a) any late, lost, misrouted, garbled or distorted or damaged transmissions or entries; (b) technical failures of any kind, including telephone, electronic, hardware, software, network, Internet, or other computer or communications-related malfunctions or failures; (c) any Sweepstakes disruptions, injuries, losses or damages caused by events beyond the control of Sunmark or by non-authorized human intervention; or (d) any printing or typographical errors in any materials associated with the Sweepstakes.

14. LIMITATION OF LIABILITY & DISCLAIMER OF WARRANTIES. BY ENTERING THE SWEEPSTAKES AND/OR ACCEPTING A PRIZE, YOU AGREE THAT SUNMARK CREDIT UNION, ITS SUBSIDIARIES AND AFFILIATES, EMPLOYEES, OFFICERS, DIRECTORS, AND VOLUNTEERS ("THE RELEASED PARTIES") SHALL NOT BE LIABLE FOR AND WILL BE HELD HARMLESS BY YOU AGAINST ANY LIABILITY FOR ANY DAMAGE, INJURY OR LOSS TO PERSON (INCLUDING DEATH) OR PROPERTY RELATED IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, TO ACCEPTANCE, POSSESSION, REDEMPTION, USE OR MISUSE OF PRIZE, PARTICIPATION IN ANY PRIZE-RELATED ACTIVITY, USE BY A RELEASED PARTY OF ANY ENTRY, PARTICIPATION IN THE SWEEPSTAKES, OR ANY OTHER CLAIM OR CAUSE OF ACTION YOU MAY HAVE AGAINST A RELEASED PARTY. RELEASED PARTIES EXPRESSLY DISCLAIM ANY AND ALL WARRANTIES OF ANY KIND (WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE), INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. RELEASED PARTIES SHALL NOT BE LIABLE OR RESPONSIBLE FOR THOSE GUARANTEES

OR WARRANTIES MADE OR OFFERED BY ADVERTISERS, PARTNERS, MANUFACTURERS OR SUPPLIERS, INCLUDING THOSE RELATED TO ANY PRIZE. UNDER NO CIRCUMSTANCES SHALL RELEASED PARTIES BE HELD RESPONSIBLE OR LIABLE FOR YOUR USE OF THE INFORMATION AND/OR PRODUCTS PROVIDED AND/OR MADE AVAILABLE THROUGH THE SWEEPSTAKES OR FOR ERRORS OR ANOMALIES RESULTING IN THE UNINTENDED OR ERRONEOUS PARTICIPATION, AWARD OF ANY PRIZE OR OTHER BENEFITS UNDER THESE OFFICIAL RULES. RELEASED PARTIES OFFER NO ASSURANCES, GUARANTEES OR WARRANTIES THAT THE SWEEPSTAKES OR RELATED WEBSITES WILL BE UNINTERRUPTED OR ERROR-FREE AND DO NOT GUARANTEE THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH THE SWEEPSTAKES. RELEASED PARTIES WILL NOT BE LIABLE, AND ARE NOT RESPONSIBLE, FOR DAMAGES OF ANY KIND RELATED TO YOUR PARTICIPATION IN OR INABILITY TO PARTICIPATE IN THE SWEEPSTAKES, WHETHER THE DAMAGES ARE DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL.

15. Miscellaneous. The Sweepstakes and these Official Rules will be governed, construed, and interpreted under the laws of the state of New York. Sunmark reserves the right to change these Official Rules at any time, in its sole discretion, and to suspend or cancel the Sweepstakes or any entrant's participation in the Sweepstakes should the security, administration, fairness and/or operation of the Sweepstakes be corrupted or impaired by any cause beyond Sunmark's control, in which event all Prizes will be awarded via the process outlined in these Official Rules, from among all eligible entries received prior to cancellation. Notwithstanding the foregoing, Sunmark reserves the right to amend, modify, or cancel the Sweepstakes at any time without notice. Entrants who violate these Official Rules; violate any law, rule, or regulation in connection with participation in the Contest; tamper with the operation of the Sweepstakes or engage in any conduct that is detrimental or unfair to Sunmark, the contest, or any other entrant (in each case as determined in Sunmark's sole discretion) are subject to disqualification. Sunmark reserves the right to lock out persons whose eligibility is in question or who have been disqualified or are otherwise ineligible to enter the Sweepstakes. Sunmark reserves the right to correct any typographical, printing, or clerical errors in any promotion-related materials. Any provision of these Official Rules deemed unenforceable will be enforced to the extent permissible, and the remainder of these Official Rules will remain in effect.

16. Sweepstakes Sponsor: Sunmark Credit Union, 1187 Troy Schenectady Road, Latham, NY 12110. Any questions regarding this Contest or the Official Rules should be directed to marketing@sunmark.org.