

**FedChoice Federal Credit Union's
Great Digital Tour Sweepstakes**

OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. To receive a prize, you are not required to purchase goods or services, pay any money, or submit to any sales promotion effort.

FedChoice Federal Credit Union's ("FedChoice") Great Digital Tour Sweepstakes ("Sweepstakes") is governed by these official rules ("Official Rules"). By participating in the Sweepstakes, each entrant agrees to these Official Rules. Results of the Sweepstakes are final in all respects. The Sweepstakes is subject to all federal, state, and local laws and regulations, and is void in Alaska, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise prohibited by law.

An entrant's odds of winning the Sweepstakes depend on the number of eligible entries received. You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Sweepstakes. For a copy of these Official Rules, send a self-addressed stamped envelope containing a request to "Great Digital Tour Sweepstakes," Attn: FedChoice Federal Credit Union Marketing Department, 10001 Willowdale Road, Lanham MD, 20706, or go to fedchoice.org/discover.

Sweepstakes Period: The Sweepstakes starts on August 18th, 2026 at 12:00 PM EST and ends on September 15th, 2026 at 11:59 PM EST ("Sweepstakes Period").

Eligibility: The Sweepstakes is open to all legal U.S. residents age 18 (or the applicable age of majority in the entrant's state if higher) or older. No FedChoice membership, account, purchase, deposit, or payment of any kind is required to enter or to win, and a purchase or membership will not improve an entrant's chances of winning. Employees of FedChoice and/or any affiliated companies, advertising, and promotion agencies, and the immediate family and household members of each, are not eligible.

All federal, state, and local laws apply. Void where prohibited. FedChoice and its affiliated and parent company, advertising and promotion agencies, are not responsible for printing, distribution or production errors and may rescind, cancel or revoke this Sweepstakes based upon any such error without liability and at their sole discretion.

To Earn Entries:

Entrants have two different ways to enter the Sweepstakes. First, members will have the ability to earn entries by completing the following tasks in FedChoice's new online banking system. Members will only receive entries once per task unless otherwise noted. Members are able to complete as many or as few tasks as they would like to earn up to 68 separate entries in the grand prize drawing, and weekly prizes will be drawn for each of the four weeks in the Sweepstakes Period from eligible entries earned during each weekly period, all as set forth in the Drawing and Awarding of Prizes section below.

- Download and Login into the Mobile App - 5 entries
- Set a Savings Goal - 2 entries
- Review/Update Your Profile - 1 entry

- Set an Alert - 2 entries
- Update your Password - 5 entries
- Savvy Money - 5 entries
- Login and earn 10 entries (can be earned per week!)

As an alternative method of entry, eligible individuals may also enter the Sweepstakes by hand printing the words "FedChoice Federal Credit Union's Great Digital Tour Sweepstakes" and their full name, address, daytime phone number (including area code), e-mail address, and date of birth, on a 3x5 card and mailing it to "Great Digital Tour Sweepstakes," Attn: FedChoice Federal Credit Union, Marketing Department, 10001 Willowdale Road, Lanham MD, 20706. Proof of mailing does not constitute proof of delivery. FedChoice is not responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entries or mail. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of FedChoice.

In order to be entered for drawings for weekly prizes, Mail-In Entries must be postmarked no later than the end of each such week in the Sweepstakes Period in the Weekly Entry Period listed below, and received before the Drawing Date listed below, each as set forth in the Drawing and Awarding of Prizes section. Entrants may submit one Mail-In Entry card per week of the Sweepstakes Period for a maximum of four (4) total Mail-In Entry cards. The first Mail-In Entry card received will count for the maximum number of possible entries for the related weekly drawing (38 total). Any future Mail-In Entry cards received will count for a total of ten (10) entries for the related weekly drawing. In order to be eligible for the grand prize drawings, Mail-in Entries must be postmarked no later than September 15th, 2026 and received by FedChoice by September 23rd, 2026.

All entries must be received or postmarked during the Sweepstakes Period, by September 16th, 2026 at 11:59 PM EST. **Each eligible entrant is limited to 63 total entries, regardless of method or combination of entry, for the entire Sweepstakes Period.** Any additional entries are void and will not be counted. Each individual entry has an equal chance of winning. FedChoice will not verify receipt of entries. FedChoice and its advertising and/or promotions agencies are not responsible for lost, late, illegible, misdirected or stolen entries or transmissions, or problems of any kind whether mechanical, human, or electronic.

Prize Details: FedChoice will award cash prizes valued at a total of \$5,000 based upon a random drawing of all weekly and total eligible entries and the winners' acceptance of the prizes as set forth below. Unless otherwise requested in writing upon acceptance of the prize, FedChoice shall award the prize through deposit into each winner's savings account if an account-holding member of FedChoice, or if for any reason FedChoice is unable to deposit the prize or a winner is not a member, then it shall disburse the prize through a check made payable to such winner and mailed to the winner's residential address. Winners are limited to the receipt of one weekly prize for each week of the Sweepstakes (*i.e.*, a maximum of four total weekly prizes), and one grand prize.

The prize may not be transferred, assigned, or substituted. All taxes on the prize are the sole responsibility of the winner and FedChoice will report all prize winnings to the appropriate state and federal agencies as required by applicable law.

ODDS OF WINNING DEPEND ON THE NUMBER OF QUALIFIED ENTRIES RECEIVED.

Drawing and Awarding of Prizes:

Weekly winners will be selected via random drawing from all eligible entries received during the corresponding weekly entry period as set forth in the To Earn Entries section above. A total of four prizes will be awarded each week of the Sweepstakes Period:

- **1st Place:** \$250.00 (1 winner)
- **2nd Place:** \$100.00 (1 winner)
- **3rd Place:** \$25.00 each (5 winners)

Drawings will take place on or about the following dates:

Weekly Entry Period	Drawing (on or about)
August 18, 2026 – August 25, 2026	September 1, 2026
August 26, 2026 – September 1, 2026	September 8, 2026
September 2, 2026 – September 8, 2026	September 15, 2026
September 9, 2026 – September 15, 2026	September 22, 2026

The grand prize drawing will be held **on or about October 1, 2026**, following the conclusion of the Sweepstakes. Winners will be drawn at random from all eligible entries received during the entire Sweepstakes Period (August 18, 2026 – September 17, 2026), with a maximum of 63 total possible entries, regardless of method or combination of entry, per eligible entrant.

The grand prize pool consists of the following:

- **Grand Prize:** \$1,500.00 (1 winner)
- **2nd Place:** \$500.00 (1 winner)
- **3rd Place:** \$250.00 (1 winner)
- **4th Place:** \$200.00 (1 winner)
- **5th Place:** \$150.00 (1 winner)
- **6th Place:** \$100.00 (1 winner)

Winners are limited to the receipt of one weekly prize for each week of the Sweepstakes (i.e., a maximum of four total weekly prizes), and one grand prize. The drawing and awarding of the prizes will be conducted by FedChoice, whose decisions on all matters relating to this Sweepstakes are final. FedChoice will attempt to notify the prize winner via e-mail, phone, and/or mail using the e-mail address, address, and phone number on file for the account associated with entry or included on the Mail-in Entry. FedChoice shall attempt to notify the winner for approximately ten (10) business days from the date of the drawing. Upon receiving notification of winning, a winner must complete, sign, and return the Statement of Eligibility, Waiver of Liability, and Publicity Release, except where prohibited by law, to FedChoice within ten (10) business days of such notification. If FedChoice receives no response from the winner after attempting to contact him or her for ten (10) business days, or the winner fails to execute the Statement of Eligibility, Waiver of Liability, and Publicity Release within ten (10) business days from receiving notification of winning, the winner will forfeit the prize (by entering, all entrants agree they will have no recourse if they fail to respond or execute the release as described herein). As soon as practicable thereafter, FedChoice will select an alternate entrant at random from all remaining eligible entries as set forth herein. All entrants agree that if they win, FedChoice may use their names or likeness for advertising and publicity purposes without additional compensation (except where prohibited).

Liability: By participating in this Sweepstakes, entrants and the winners release and waive all right to, and hold harmless FedChoice, its agents, affiliates, officers, employees, and

representatives, and its advertising and promotions agencies, along with Facebook, Inc., X Corp., and/or any other websites used for the promotion of the Sweepstakes, from, any injury, loss, damage or expense arising out of or in any way in connection with participation in this Sweepstakes and/or the awarding, acceptance, use or misuse of any prize. FedChoice, its agents, affiliates, officers, employees, and representatives, and its advertising and promotions agencies, along with Facebook, Inc., X Corp., and/or any other websites used for the promotion of the Sweepstakes, are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of the prize awarded or participation in this Sweepstakes. FedChoice is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. FedChoice reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of the prize.

Dispute: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of entrants, winners, and FedChoice in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Maryland, USA, without regard to choice of law rules. The decisions of FedChoice are final and binding in all matters relating to this Sweepstakes. These Official Rules may not be published or otherwise reproduced elsewhere, in whole or in part, without the written consent of FedChoice, which claims all applicable rights to these Official Rules. Disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in Maryland, having competent jurisdiction, which court shall apply the laws of the State of Maryland, USA without regard to its conflict of law provisions. Further, in any dispute, under no circumstances will an entrant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than the entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrants further waive all rights to have damages multiplied or increased. The parties agree not to raise any issue related to forum *non conveniens*. If any provision of these Official Rules is held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

Restrictions: This Sweepstakes is subject to all applicable federal, state, and local regulations. Offer void in Alaska, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise restricted or prohibited by law.

List of Winner(s): For a list of the winner, send a self-addressed, stamped envelope to: "Great Digital Tour Sweepstakes Winner," Attn: FedChoice Federal Credit Union, Marketing Department, 10001 Willowdale Road, Lanham MD, 20706.

Sponsor: FedChoice Federal Credit Union, 10001 Willowdale Rd., Lanham, MD 20706. The Sweepstakes is in no way sponsored, endorsed, or administered by, or otherwise associated with, Facebook, Inc. and/or X Corp., and/or any other websites used for the promotion of the Sweepstakes.

THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.