



THE AGFED CREDIT UNION 250 CELEBRATION SWEEPSTAKES OFFICIAL RULES

**NO PURCHASE, PAYMENT, OR ACCOUNT FUNDING IS NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.
EACH ENTRY HAS AN EQUAL CHANCE OF WINNING.**

1. SPONSOR

The AgFed Credit Union 250 Celebration Sweepstakes ("Sweepstakes") is sponsored and administered by AgFed Credit Union ("Sponsor"), located at 1400 Independence Ave SW, Room SM-2, Washington, DC 20250.

2. SWEEPSTAKES PERIOD

The Sweepstakes begins at 12:01 a.m. Eastern Time ("ET") on May 26, 2026, and ends at 11:59 p.m. ET on July 10, 2026 ("Sweepstakes Period").

3. ELIGIBILITY

The Sweepstakes is open to all Sponsor members in good standing who are legal residents of the United States and who are at least eighteen (18) years of age at the time of entry. The Sweepstakes is subject to all federal, state, and local laws and regulations, and is void in Alaska, Florida, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise prohibited by law.

AgFed Credit Union members must be in good standing to receive a prize deposit. "Good standing" means accounts are not closed for cause, are not charged off, and maintain a positive account balance. Employees, officers, directors, committee members, agents, and representatives of Sponsor, and members of their immediate families or households, are not eligible to participate in the Sweepstakes. Sweepstakes is void where prohibited or restricted by law.

4. HOW TO ENTER

Eligible individuals may enter the Sweepstakes during the Sweepstakes Period through either of the following methods:

A. Qualifying Product Entry

Members who open one (1) qualifying product during the Sweepstakes Period will automatically receive one (1) entry into the Sweepstakes.

Qualifying products include:

- 250-Day Certificate
- Eligible Auto Loans
- Eligible Personal Loans
- Guaranteed Asset Protection (GAP)
- Mechanical Repair Coverage (MRC)

B. Alternative Method of Entry ("AMOE")

To enter without opening a qualifying product, send an email during the Sweepstakes Period to marketing@agfed.org with the subject line "250 Celebration Sweepstakes" and include your full name, address, daytime phone number (including area code), e-mail address, and date of birth. Proof of emailing does not constitute proof of delivery.

No purchase, payment, transaction, or account funding is required to enter through the AMOE method. Sponsor is not responsible for lost, late, incomplete, misdirected, or illegible entries. Mechanically reproduced entries will not be accepted. Once submitted, all entries become property of Sponsor.

Limit one (1) entry per person regardless of the method of entry.

Incomplete, inaccurate, automated, duplicate, or late entries may be disqualified at Sponsor's sole discretion.

5. PRIZE

One (1) prize will be awarded consisting of a \$250 cash prize.

Approximate Retail Value ("ARV"): \$250.

The prize is non-transferable and no substitution or cash equivalent will be permitted except at Sponsor's sole discretion.

6. WINNER SELECTION AND NOTIFICATION

One (1) potential winner will be selected by Sponsor's marketing department in a random drawing conducted on or about July 27, 2026, from among all eligible entries received during the Sweepstakes Period. The potential winner will be notified using the email address provided at the time of entry or otherwise on file with Sponsor. The potential winner must respond within five (5) business days of notification and must complete, sign, and return the Statement of Eligibility, Waiver of Liability, and Publicity Release, if requested by Sponsor, except where prohibited by law, no later than five (5) business days of receipt. If the potential winner does not respond within the required timeframe, is

determined to be ineligible, or fails to comply with these Official Rules, Sponsor may disqualify the potential winner and select an alternate winner through another random drawing.

Upon verification of eligibility, the prize will be deposited into the winner's AgFed Credit Union account within approximately ten (10) business days. If for any reason Sponsor is unable to deposit the prize, then it shall disburse the prize through a check made payable to the winner and mailed to the residential address for the winner's account.

Sponsor's decisions on all matters related to the winner's selection and this Sweepstakes are final.

7. ODDS OF WINNING

THE ODDS OF WINNING DEPEND ON THE TOTAL NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING THE SWEEPSTAKES PERIOD.

8. PUBLICITY RELEASE

Except where prohibited by law, participation in the Sweepstakes constitutes the winner's consent to Sponsor's use of the winner's name, likeness, photograph, voice, statements, and biographical information for promotional, advertising, and publicity purposes in any media now known or later developed, without additional compensation or notice.

9. PRIVACY

Information collected in connection with this Sweepstakes will be used in accordance with Sponsor's applicable privacy policies and solely for the administration of the Sweepstakes and related purposes permitted by law.

10. GENERAL CONDITIONS

By participating, entrants agree to be bound by these Official Rules and the decisions of Sponsor, which shall be final and binding in all matters relating to the Sweepstakes. Results of the Sweepstakes are final in all respects.

Sponsor reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process or operation of the Sweepstakes, violates these Official Rules, or acts in a disruptive or unsportsmanlike manner.

Sponsor is not responsible for lost, late, incomplete, inaccurate, delayed, misdirected, undelivered, damaged, or garbled entries, emails, transmissions, or technical failures of any kind, including but not limited to hardware, software, network, telecommunications, or system malfunctions.

If, for any reason, the Sweepstakes cannot be conducted as planned due to virus, bugs, tampering, unauthorized intervention, fraud, technical failures, force majeure events, or any other causes beyond

Sponsor's reasonable control, Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes and select a winner from eligible entries received prior to such action.

11. RELEASE AND LIMITATION OF LIABILITY

By participating in this Sweepstakes, entrants and the winner release and waive all right to, and hold harmless Sponsor, 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. Sponsor, 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. Sponsor 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. Sponsor 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.

12. TAXES

The winner is solely responsible for any federal, state, or local taxes associated with receipt or use of the prize.

13. GOVERNING LAW/DISPUTE

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of entrant, winner, and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the District of Columbia, without regard to choice of law rules. The decisions of Sponsor 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 Sponsor, 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 the District of Columbia, having competent jurisdiction, and each entrant hereby consents and submits to the personal jurisdiction of such courts for such purposes, which courts shall apply the laws of the District of Columbia 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.

14. WINNER LIST / OFFICIAL RULES REQUEST

For a copy of these Official Rules or the name of the winner, send a self-addressed stamped envelope no later than sixty (60) days after the end of the Sweepstakes Period to:

AgFed Credit Union
Attn: 250 Celebration Sweepstakes
PO Box 2225
Merrifield, VA 22116-9998

THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.