

ServU Federal Credit Union Happy Debit Days Sweepstakes Official Rules

1. How to enter: Entrants must be 18 years or older. Eligible participants automatically receive one entry for each ServU Visa Debit Card qualified transaction that posts and settles September 1, 2026 – October 31, 2026. A qualified transaction is a "credit transaction" of \$10 or more processed at an eligible merchant. Any other type of transaction, including without limitation an ATM transaction or balance inquiry, and any non-purchase transaction, is NOT a qualified transaction. Transactions may not necessarily post the same day as the debit card purchase. No purchase necessary to enter or to win. Void where prohibited. Mail entries are accepted. To enter: mail a 3"x5" index card with the entrant's name, address, phone number and email address to:

ServU Federal Credit Union
c/o Marketing Department
87 Victory Highway
Painted Post, NY 14870

Limit one entry per envelope. Cut off time for receipt of all entries is October 31, 2026 at 5:00 PM EST. All mail in entries must be received by this time.

2. By participating, all entrants agree to abide by these Official Rules and the decisions of ServU, which are final and binding in all respects.

3. Employees, officers and directors of ServU, as well as the immediate families (spouse, parents, children and siblings, regardless of residence) and household members of such employees, officers or directors (whether related or not), are not eligible to participate in the Drawing.

4. Five winners will be chosen on Monday, November 23, 2026. Odds of winning depend upon the number of eligible entrants. Selected winners will be notified by phone and/or by mail – Sponsor will select the method of contact. Sponsor not responsible for lost, late, or misdirected mail or any problems in contacting entrant by telephone, including but not limited to incorrect or out-of-date contact information on file with Sponsor.

Selected winners will be required to sign and return an Affidavit of Eligibility and Release within 14 days of its receipt. Prize may be forfeited and awarded to a drawn alternate winner if (1) any affidavit or release is not returned within the stated time frame, (2) prize notification is returned as undeliverable, or (3) prize cannot be awarded to selected winner for any reason.

5. By participating in the Drawing and accepting the prize, all entrants consent to the use of their photograph, likeness, voice and/or video for advertising and promotional purposes, including online announcements without limitation and without additional compensation, except where prohibited by law.

6. PRIZES: Each winner shall receive one thousand dollars (\$1000). This amount will either be deposited into the winner's ServU Savings account (for members) or awarded by method of ServU's choice (for non-members). No substitution or transfer of prizes by Winners is permitted. If a specified prize becomes unavailable due to unforeseen circumstances, Sponsor may substitute a prize of like or equal value. Maximum of one prize per person.

7. LIMITATION OF LIABILITY: Sponsor is responsible solely for providing the prizes to the Winners. By participating and accepting the Prize, entrants release and hold harmless Sponsor and its parents, affiliates and subsidiary companies, advertising and promotion agencies and

their respective directors, officers, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any Drawing-related activity, or participation in this Drawing.

8. SPONSOR: Entries become the property of the Sponsor. Sponsor is not responsible for printing, typographical, or other errors. Sponsor is not responsible for lost, misdirected, late, incomplete, or unintelligible entries or for inaccurate entry information, whether caused by you or by any of the equipment or programming associated with or utilized in the Drawing, or by any technical or human error that may occur in the processing of entries. We may, in our sole discretion, disqualify any individual found to be: (a) tampering with the entry process or the operation of the Drawing (b) acting in violation of these rules; or (c) acting in an unsportsmanlike or disruptive manner or with intent to annoy, abuse, threaten or harass any other person. Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Drawing.

9. TAXES: Winners are responsible for all applicable taxes and fees associated with prize receipt.

10. ARBITRATION/CHOICE OF LAW: This Drawing will be governed by the laws of the State of New York. Any and all legal actions or claims arising in connection with this Drawing must be brought in a court of competent jurisdiction within the United States. By participating in this Drawing, each entrant accepts the conditions stated in these Official Rules, agrees to be bound by the decisions of the judges and warrants that he/she is eligible to participate in this Drawing.

11. WINNER LIST: For a complete list of the Drawing winners, send a self-addressed, stamped envelope for receipt by January 31, 2027 to: ServU Federal Credit Union Happy Debit Days Sweepstakes c/o Marketing Department, 87 Victory Highway, Painted Post, NY 14870.

Sponsored by:
ServU Federal Credit Union