

**LAUNCH CREDIT UNION'S NO PAYMENTS GIVEAWAY
OFFICIAL RULES**

NO PURCHASE, ACCOUNT TRANSACTION OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.

By participating in the Launch Credit Union's No Payments Giveaway (the "Sweepstakes"), you (an "Entrant") unconditionally accept and agree to comply with and abide by these Official Rules (the "Official Rules") and the decisions of Suncoast Credit Union (the "Sponsor" and "Operator") and US Sweepstakes & Fulfillment Co. (the "Sweepstakes Administrator"), which shall be final and binding in all respects. Failure to comply with these Official Rules may result in disqualification from the Sweepstakes. The Sweepstakes is subject to all applicable federal, state and local laws and regulations.

SWEEPSTAKES ENTRY PERIOD: The Sweepstakes begins at 12:00:01 AM Eastern Time ("ET") on Thursday, October 15, 2026, and ends at 11:59:59 PM ET on Thursday, December 31, 2026 (the "Sweepstakes Period"). Sponsor's computer is the official timekeeping device for this Sweepstakes.

ELIGIBILITY: The Sweepstakes is open to legal residents of Florida, who are age 18 or older and are eligible to become Launch Credit Union Members (membership eligibility available at LaunchCU.com/Member at the time of entry. Void outside the state of Florida and wherever else is prohibited by law. Employees of Sponsor, Sweepstakes Administrator and their respective subsidiaries, affiliates, advertising and promotion agencies, and the immediate family members (spouses, parents, children, siblings or grandparents and each of their respective spouses) of, and/or those living in the same household of each, are not eligible to enter. Sweepstakes is subject to all applicable federal, state and local laws and regulations.

HOW TO ENTER: There are three (3) ways to enter.

Method #1: New Member Sign-Up Entry: During the Sweepstakes Period, visit any Launch Credit Union location or go online to LaunchCU.com and become a Launch Credit Union new member (the "New Member Sign-Up Entry") and you will automatically receive one (1) Entry. Entrant's Launch Credit Union account(s) must remain in good standing with an active account throughout the Sweepstakes Period and at the time of Winner (as defined below in the PRIZES/APPROXIMATE RETAIL VALUE ("ARV")/ODDS section of these official rules) notification and verification. **New Member Sign-Up Entries must be received between Thursday, October 15, 2026 at 12:00:01 AM ET and Thursday, December 31, 2026 at 11:59:59 PM ET.**

Method #2 / Existing Member Entry: During the Sweepstakes Period, existing Launch Credit Union members (each a "Member") as of October 14, 2026 may enter by visiting Launch.com/NPGR and completing the online entry form including but not limited to providing first name, last name, and email address associated with their Launch Credit Union account and submit to receive one (1) Entry into the Sweepstakes (the "Existing Member Entry"). Entrant's Launch Credit Union account(s) must remain in good standing with an active account throughout the Sweepstakes Period and at the time of Winner notification and verification. **Existing Member Entries must be received between Thursday, October 15, 2026, at 12:00:01 AM ET and Thursday, December 31, 2026 at 11:59:59 PM ET.**

Entry Method #3 / Alternative Method of Entry ("AMOE"): To enter without having a Launch Credit Union account, you may clearly hand-print your full name, complete address, email address and phone number (with area code included) on a sheet of paper and mail that sheet of paper in an addressed envelope with proper postage affixed to the following address (the "Mail-In Entry") to receive one (1) Entry into the Sweepstakes: The **Launch Credit Union's No Payments Giveaway**, PO Box 958, Social Circle, GA 30025-0958. **Each Mail-In Entry must be mailed separately and must be postmarked between Thursday, October 15, 2026 and Thursday, December 31, 2026, and received by Thursday, January 7, 2027.** Each Mail-In Entry must include a return address in the upper left-hand corner that matches such Entrant's street address.

The New Member Sign-Up Entry, Existing Member Entry, and Mail-In Entry are collectively referred to herein as an "Entry" or "Entries." **Regardless of the method of Entry, there is a limit of one (1) Entry per person.** Although subsequent attempts to enter may be received beyond the stated limits, only the first complete, eligible Entry received from a particular Entrant during the Sweepstakes Period will be eligible; subsequent attempts by the same person to enter, including Entries submitted with an alternate email address, will be disqualified. No Entry will be rejected or disqualified arbitrarily; any rejection or disqualification will be based on the objective eligibility, entry, and conduct requirements stated in these Official Rules.

All methods of Entry have an equal chance of winning. All Entries become the property of the Sponsor and will not be acknowledged or returned. Photocopies, illegible, or mechanically reproduced Entries are not eligible. Sponsor is not responsible for lost, late, damaged, misdirected or postage-due Mail-In Entries. Entrants are subject to all notices posted online including but not limited to the Sponsor's Privacy Policy, which can be found at <https://www.suncoast.com/privacy-policy/>. If an Entry is submitted through a Launch-branded website or platform, information collected through that platform may also be subject to the privacy notice presented on that website or platform, which can be found at <https://www.launchcu.com/privacy-policy/>.

PRIZES/APPROXIMATE RETAIL VALUE ("ARV")/ODDS: Grand Prize: There are two (2) Grand Prizes available to be won. Each Grand Prize consists of twelve (12) consecutive monthly deposits to the applicable prize winner's (each, a "Winner") Launch Credit Union Savings account in the amount of the Winner's current mortgage, automobile loan and/or rent payments, with a maximum value of \$2,400 per month and a minimum value of \$500 per month (each, a "Grand Prize Payment"). **The maximum ARV of each Grand Prize is \$28,800.** Grand Prize Payments will

commence within 45 days following Winner confirmation and the Winner's providing reasonable documentation to Sponsor's satisfaction of their current mortgage, automobile loan and/or rent payments. The Winner must be named on any mortgage, automobile loan and/or rent payment for such amount to be considered in the calculation of the Grand Prize Payments. Only mortgage, automobile loan and/or rent payments for existing liabilities established prior to the time of Winner confirmation will be eligible for calculating Grand Prize Payments; new liabilities/expenses established after Winner confirmation will not be considered in the calculation of Grand Prize Payments. In the event any mortgage, automobile loan and/or rent payment has fewer than twelve (12) remaining payments as of the time Grand Prize Payments commence such that the total of all Winner's mortgage, automobile loan and rent payments for any month does not exceed the minimum monthly Grand Prize Payment of \$500 and/or any Winner does not have mortgage, automobile loan and/or rent payments totaling more than \$500, then the minimum Grand Prize Payment of \$500 per month will be awarded for the corresponding month's Grand Prize Payment. A Winner must have a Launch Credit Union Savings account in order to accept the Grand Prize. If a Winner does not have a Launch Credit Union Savings account, they will be required to open one; however, the Sponsor will waive any account-opening fee and arrange for any required minimum balance through the end of the Grand Prize Payments so that the Winner is not required to pay or provide funds to accept or receive the Grand Prize.

The total maximum ARV of all prizes available to be won: \$57,600.

There is a limit of one (1) prize per person. Odds of winning will depend upon the total number of eligible Entries received.

RANDOM DRAWING: The potential Winners will be selected in a random drawing on or about Friday, January 8, 2027, from among all eligible Entries received during the Sweepstakes Period by the Sweepstakes Administrator, an independent representative of the Sponsor whose decisions are final.

WINNER NOTIFICATION & VERIFICATION: Each potential Winner will be notified by the Sweepstakes Administrator via email and/or phone (the "Notification") and will be required to sign and return, within seven (7) days of Notification, an Affidavit of Eligibility, a Liability Waiver, an IRS W-9 Form and, where allowable, a Publicity Release (collectively, the "Releases"). The Releases will require each potential Winner to furnish their Social Security Number for the sole purpose of tax reporting, as required by law, as well as reasonable documentation of the mortgage, automobile loan and/or rent payments to Sponsor's satisfaction to be included in calculating the Grand Prize Payments. Noncompliance may result in disqualification, and an alternate potential Winner will be selected. The first installment of each Grand Prize will be awarded within approximately 45 days after the Winner is verified.

If a prize notification or prize is returned as undeliverable, or if a potential Winner is found to be ineligible or not in compliance with these Official Rules, that potential Winner will be disqualified, and the prize will be awarded to an alternate potential Winner in a separate random drawing. The Sponsor will conduct as many alternate random drawings as reasonably necessary to verify Winners and award all prizes offered in these Official Rules.

RETENTION OF WINNING ENTRIES: The Operator will retain all winning Entries for at least ninety (90) days after the close or completion of the Sweepstakes, in accordance with Fla. Stat. § 849.094.

PRIZE CONDITIONS: Prizes are not assignable or transferable and may not be substituted except as permitted by applicable law and these Official Rules. If a prize becomes unavailable due to circumstances beyond the Sponsor's reasonable control, the Sponsor may substitute a prize of equal or greater value only to the extent permitted by applicable law and any rules filed with the Florida Department of Agriculture and Consumer Services. Any other incidental expenses associated with prize not specified herein are the winner's sole responsibility. Sponsor will not replace any lost or stolen prizes or components of a prize. Only the number of prizes stated in these Official Rules is available to be won in the Sweepstakes. If, by reason of a print or other error, more prizes are claimed than the number set forth in these Official Rules, Winners will be determined in a random drawing from among all eligible claimants making purportedly valid claims to award the advertised number of prizes available.

Each Grand Prize Payment will be deposited into the applicable Winner's Launch Credit Union Savings account.

Each Winner is responsible for all federal, state, local and income taxes associated with winning a prize.

SPONSOR SHALL HAVE NO LIABILITY FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING FROM OR ARISING OUT OF ANY ASPECT OF A WINNER'S ACCEPTANCE OR USE OF THE PRIZE.

PUBLICITY RELEASE: Except where prohibited by law, Entry and acceptance of a prize constitutes permission to use the Winner's name, prize won, hometown, likeness, video recordings, photographs, and statements for purposes of advertising, promotion and publicity (including online posting) in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission.

GENERAL: Entrants agree to these Official Rules and the decisions of the Sponsor and the Sweepstakes Administrator, and release the Sponsor, the Sweepstakes Administrator, and their affiliated companies, and all other businesses involved in this Sweepstakes, as well as the employees, officers, directors and agents of each (the "Released Parties"), from all claims and liability relating to their participation in the Sweepstakes, and the acceptance and use/misuse of the prize offered. Entrants assume all liability for and Released Parties shall be held harmless against any liability for any injury, losses or damages of any kind to persons, including personal injury or death, or injury to property caused or claimed to be caused in whole or in part, directly or indirectly, by participation in this Sweepstakes, acceptance, possession, or use/misuse of the prize, or any claims based on publicity rights, defamation or invasion of privacy, or merchandise delivery. Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of the prize.

In the event of a dispute over the identity of an Entrant, Entry will be deemed submitted by the "Authorized Account Holder" of the e-mail address submitted at time of entry. Authorized Account

Holder means the natural person who is assigned to an e-mail address by an Internet access provider, online service provider, or other organization that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Sponsor may ask any Entrant or potential Winner to provide reasonable documentation to Sponsor's satisfaction that such party is the authorized account holder of the email address associated with the Entry. Entry materials/data that have been tampered with or altered, or mass entries or entries generated by a script, macro or use of automated devices are void. The Released Parties are not responsible for: (i) lost, late, misdirected, damaged or illegible entries; or (ii) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Sponsor on account of technical problems or traffic congestion on the Internet or at any web site or any combination thereof; or (iii) any injury or damage to Entrant's or any other person's computer related to or resulting from participating in the Sweepstakes. By participating in the Sweepstakes, Entrant (i) agrees to be bound by these Official Rules, including all eligibility requirements, and (ii) agrees to be bound by the decisions of Sponsor and the Sweepstakes Administrator, which are final and binding in all matters relating to the Sweepstakes. Failure to comply with these Official Rules may result in disqualification from the Sweepstakes.

If fraud, technical failures or any factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, the Sponsor may suspend the Sweepstakes and seek any approval required by the Florida Department of Agriculture and Consumer Services to modify the filed Official Rules. The Sponsor may disqualify only Entries or individuals reasonably determined to have caused, attempted, or benefited from the impairment or otherwise violated these Official Rules. Subject to applicable law and any required regulatory approval, the Sponsor will resume the Sweepstakes in a manner that best conforms to these Official Rules and will award all offered prizes by random drawing from among the eligible, non-suspect Entries received before and, if the Sweepstakes resumes, after the impairment.

THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR CANCELLATIONS, DELAYS, OR INTERRUPTIONS IN ADMINISTERING OR CONDUCTING THE SWEEPSTAKES RESULTING OR ARISING FROM ACTS OF GOD, WAR, OR TERRORISM, CIVIL UNREST, STRIKES, SUPPLY SHORTAGES, NATURAL DISASTERS, WEATHER, EPIDEMICS, COMPLIANCE WITH ANY LAW OR ORDER OF A GOVERNMENTAL AUTHORITY, OR ANY OTHER SIMILAR ACT, EVENT, OR OCCURRENCE BEYOND THE REASONABLE CONTROL OF THE SPONSOR; PROVIDED, HOWEVER, THAT NOTHING IN THIS PARAGRAPH RELIEVES THE SPONSOR OF ITS OBLIGATION TO AWARD ALL OFFERED PRIZES IN ACCORDANCE WITH THESE OFFICIAL RULES AND APPLICABLE LAW. BY PARTICIPATING IN THIS SWEEPSTAKES, EACH ENTRANT AGREES THAT THE RELEASED PARTIES WILL NOT BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, DAMAGES, OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES TO PERSONS, INCLUDING DEATH, OR TO PROPERTY ARISING OUT OF ACCESS TO AND USE OF ANY WEBSITE ASSOCIATED WITH THIS SWEEPSTAKES OR THE DOWNLOADING FROM AND/OR PRINTING OF MATERIAL DOWNLOADED FROM SUCH SITE, AS APPLICABLE.

Legal Warning: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DAMAGE, DESTROY, TAMPER OR VANDALIZE THIS WEB SITE OR INTERFERE WITH THE

OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

GOVERNING LAW AND LIMITATION OF LIABILITY: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of Entrants, Sponsor or the Released Parties in connection with the Sweepstakes will be governed by and construed in accordance with the internal laws of the State of Florida, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE SWEEPSTAKES, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

DISPUTES: The parties hereto each agree to finally settle all disputes only through arbitration; provided, however, the Released Parties shall be entitled to seek injunctive or equitable relief in the state and federal courts in Hillsborough County, Florida and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Sweepstakes shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in Hillsborough County, Florida. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in Hillsborough County, Florida. Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the

arbitration (but specifically excluding any travel or other costs of Entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

PRIVACY: As a condition of entering the Sweepstakes, each Entrant gives consent for Sponsor to obtain and deliver their name, address and other information to third parties, including Sweepstakes Administrator, for the purpose of administering this Sweepstakes and complying with applicable laws, regulations and rules, including, without limitation, storing personal information for purposes of complying with state record-retention requirements. Any information an Entrant provides to Sponsor may be used to communicate with the Entrant in relation to this Sweepstakes or on a Sweepstakes Winner list. Personal information collected from Entrants is subject to the Sponsor's Privacy Policy, which can be found at <https://www.suncoast.com/Privacy-Policy>. If an Entry is submitted through a Launch-branded website or platform, information collected through that platform may also be subject to the privacy notice presented on that website or platform, which can be found at <https://www.launchcu.com/privacy-policy/>.

USE OF ENTRANT AND WINNER INFORMATION: If applicable, the information that you provide in connection with the Sweepstakes may be used by the Sponsor to send you information about its products and services. If you would like your information removed from Sponsor's mailing list or if you do not wish to receive information from the Sponsor or if you would like to be removed from the Sponsor's mailings regarding this Sweepstakes, write to Suncoast Credit Union, Marketing Department, P.O. Box 11904, Tampa, FL 33680. Sponsor will process your request within 60 days.

OFFICIAL RULES REQUEST: The Official Rules are available without charge during the Sweepstakes Period at Launch.com/NPGR. To request a copy by mail, send a self-addressed, stamped envelope by January 8, 2027, to: **Launch Credit Union's No Payments Giveaway Official Rules Request**, PO Box 654, Social Circle, GA 30025-0654.

SEVERABILITY: In the event any part of these Official Rules is ruled by any court or regulatory authority to be invalid or unenforceable, then these Official Rules shall be automatically modified to eliminate that part which is affected thereby. The remainder of the Official Rules shall remain in full force and effect.

WINNER CONFIRMATION REQUEST: For written confirmation of the Winners (available after January 8, 2027), send a stamped, self-addressed envelope no later than February 5, 2027, to: **Launch Credit Union's No Payments Giveaway Winner Confirmation Request**, PO Box 654, Social Circle, GA 30025-0654.

SPONSOR: Suncoast Credit Union, 6536 E Hillsborough Ave. Tampa, FL 33610.

SWEEPSTAKES ADMINISTRATOR: US Sweepstakes & Fulfillment Company, 1630 30th St., STE A593, Boulder, CO 80301. 1-800-620-6044

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