Official Launch Credit Union "Holiday Gift and Give Sweepstakes" Visa Card Promotion Rules ("Official Rules") CONSUMER DISCLOSURE

You are not yet a winner. No purchase or payment of any kind is necessary to enter or win this "chance drawing." Grand Total Approximate Retail Value of all Prizes: \$3000 (3 winners-\$500 in Launch CU Savings Account and a contribution of \$500 to the registered 501(c)(3) organization of each winning party's choice). Odds of winning depend on the number of eligible entries received. The Launch Credit Union "Holiday Gift and Give Sweepstakes" Visa Card Promotion (the "Prize Drawing") is sponsored by Launch Credit Union, 300 S. Plumosa Street, Merritt Island, FL 32952 ("Launch CU"). Launch CU and its agents, together, hereinafter will be referred to as "Launch CU". Participating in the "Holiday Gift and Give Sweepstakes" Visa Card Promotion constitutes the entrant's ("you" or "your") full and unconditional agreement and acceptance of these Official Rules, including the decisions of the judges, which are final on all matters relating to the drawing.

- 1. No purchase is necessary to enter or win. A purchase or transaction will not improve your chances of winning. Void where prohibited. No facsimile or mechanically reproduced entries allowed.
- 2. How to Enter: To enter the "Holiday Gift and Give Sweepstakes" Visa Card Promotion a person must make a \$100 minimum purchase with their Personal Launch Visa Debit Card, Visa Platinum Credit Card, or Visa Platinum Rewards Credit Card between November 1, 2025, and December 31, 2025. You may also enter by writing your name, address and phone number and the words "Holiday Gift and Give Sweepstakes" Visa Card Promotion on a 3" x 5" postcard and mailing it to Launch CU, 300 S. Plumosa St. Merritt Island, FL 32952. Limit one entry per postcard. Mail-in entries must be postmarked between 11/01/25 and 12/31/25 and received by drawing date. Launch CU assumes no responsibility for printing errors, lost, late, damaged, misdirected, illegible or incomplete entries. Entries void if defective, altered, forged, or obtained outside authorized channels. Contest ends at midnight on 12/31/2025. One entry per member. Winners will be notified by phone or mail.
- **3. Who Can Enter:** The Drawing is open to any person 18 or older who enters following the requirements. Employees and board members of Launch CU, their spouses and immediate family members, volunteers, agents, and contractors are not eligible to enter.
- **4. Prize Details:** Two winners will be randomly drawn from all members who qualify during the contest period. The prize is \$500 in their savings and a contribution of \$500 to the registered 501(c)(3) organization of their choice. Prize value \$1000. All taxes on prizes, and all other expenses not specified herein, are the responsibility of the winner. It is the responsibility of the winner to report any winnings as income to the IRS. Prizes are non-transferable. No substitutions.
- 5. Drawing Date; Selection of Winners: The "Holiday Gift and Give Sweepstakes" Visa Card Promotion drawings will take place on January 15, 2026, at Noon at the main office of Launch CU at the address provided above. Three randomly selected winners will be made from among all eligible entries received. Judges' decisions are final.
- **6. Notification and Redemption:** If you are drawn as the winner, Launch CU will attempt to notify you via mail, email and/or phone approximately one (1) week after the drawing. Prize winner must complete, sign, have notarized and return to Launch CU a Release of Liability, Waiver of Claims and Indemnity in form and substance satisfactory to Launch CU, and, except where prohibited by law, a Publicity Release in form and substance satisfactory to Launch CU, within 7 days of receipt of written prize notification or prize will be forfeited. Upon verification of completed documentation by Launch CU, you will be invited to the main office of Launch CU to receive your prize. Prize is non-transferable and official photo identification (driver's license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if prize notification is undeliverable, prize will be forfeited, and an alternate winner will be randomly selected.
- 7. Odds of Winning: Odds of winning depend on the total number of eligible entries determined at the time of drawing.
- **8.** Use of Entrant and Winner Information: The information that you provide in connection with the Drawing may be used by the Credit Union to send you information about its products and services. If you would like your information removed from the Credit Union's mailing list, if you do not wish to receive information from the Credit Union or if you would like to be removed from the Credit Union's mailings regarding this promotion, write to Launch CU at 300 S. Plumosa St., Merritt Island, FL 32952. Launch CU will process your request within 60 days.
- **9. Publicity:** Acceptance of a prize constitutes permission for Launch CU to use the winner's name, likeness, voice, and comments for advertising and promotional purposes in any media now known or hereafter invented without limitation and without additional compensation unless prohibited by law.
- 10. Restrictions: The following are prohibited and will result in automatic disqualification from the Drawing: (1) using any method that artificially increases odds of winning; (2) non-compliance with these Official Rules; and (3) any other act which Launch CU or the official judges determine, in their sole discretion, jeopardizes the integrity or proper conduct of the Drawing.
- 11. Winner List: The name of the winner and a copy of these Official Rules are available by sending a self-addressed, pre-stamped envelope with your request to "Launch CU, 300 S. Plumosa Street, Merritt Island, FL 32952."
- 12. General Terms and Conditions: This Drawing is void where prohibited by law and is subject to all applicable federal, state, and local laws and regulations. Launch CU reserves the right to terminate or withdraw the Drawing at any time, by posting a notice at the participating branches. If the Drawing is terminated before the end date, Launch CU will determine winner in a random drawing from all eligible entries received as of the termination date. By participating in the Drawing, each participant agrees to release and hold Launch CU and each of their respective employees, officers, directors, shareholders, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors harmless from any and all losses, damages, rights, claims, and actions of any kind in connection with the Drawing or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity right, defamation, or invasion of privacy. All entries become the property of Launch CU and will not be returned.