

## Georgia's Own Credit Union Summer Spend Sweepstakes Rules

### **OFFICIAL RULES**

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

The Georgia's Own Credit Union 2026 Summer Spend Sweepstakes (hereafter referred to as "The Sweepstakes") is sponsored by Georgia's Own Credit Union, 100 Peachtree Street NW, Suite 2800, Atlanta, GA 30303 ("Credit Union".) The Sweepstakes is governed by these Official Rules. By participating in the Sweepstakes, each entrant agrees to these Official Rules, including eligibility requirements. The Sweepstakes is subject to all federal, state, and municipal laws and is void where prohibited by law.

### **Eligibility**

The Sweepstakes is open to all members who are legal residents of the United States residing in Georgia. Must be eighteen (18) years of age or older as of June 1, 2026 to enter. Officers, Directors, Supervisory Committee Members, Employees, Agents, Successors, and Assignments of Georgia's Own Credit Union and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to win.

### **Entry**

The Sweepstakes begins at 12:01am on June 1, 2026 and ends at 11:59pm on July 31, 2026, (the "Sweepstakes Period"). Members may enter the sweepstakes by using their Georgia's Own Visa® Signature, Platinum, Classic, or Student credit card for purchases in one of the following categories: Amusement/Entertainment, Hotels, Airlines, and Auto Rentals. Minimum purchase of \$25 per transaction is required to qualify. Each qualified purchase is worth one entry and will be automatically entered in the Sweepstakes. There is no cap on the number of qualified entries. Alternately, members may mail their entry to Georgia's Own Credit Union at the address below during the sweepstakes period. Only entries received by 11:59:59pm on July 31, 2026 are eligible. Mail-In Entries: Entrants must provide their name, address, phone number, email address on a three by five (3 X 5) index card and mail it to: 'Georgia's Own Summer Spend Sweepstakes', Attention: Marketing, 100 Peachtree Street NW, Suite 2800, Atlanta, GA 30303. Only one mail-in entry per person is allowed during the Sweepstakes Period. Georgia's Own Credit Union is not responsible for cards lost or damaged in the mail. Entries become the property of sponsor and will not be returned. If there are multiple parties listed on an account, entry will be based on the party named on the postcard. **For Automatic Entries:** If there are multiple parties listed on an account, entry will be based on the first party named on the account; regardless of whether the transaction qualifying for the Sweepstakes is actually conducted by the first party named on the account.

### **Prize**

One (1) individual will be randomly selected from among all eligible entries received during the Sweepstakes period to win a one thousand dollar (\$1,000) Visa® gift card prize. The odds of winning depend on the number of qualified entries received. Prize is not redeemable for cash value, non-transferable, non-assignable, and may not be substituted. Credit Union reserves the right to substitute a prize of like value in the event the described prize, or any portion thereof, is unavailable for any reason whatsoever. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE PRIZE, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE WINNER. PRIZE IS AWARDED WITHOUT WARRANTY OF ANY KIND BY CREDIT UNION, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF ANY PRIZE INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

To claim the prize, the winner must sign and return a release and affidavit of eligibility and publicity (including agreement to appear in photos, videos and other promotional announcements) to the Credit Union at P.O. Box 105205, Atlanta, Georgia 30348, upon receiving the prize; or the prize, in the Credit Union's sole discretion, may be forfeited. The prize is neither transferable nor exchangeable and will be awarded only if entrant complies with these Official Rules. No other consideration will be paid.

### **Drawing**

The Sweepstakes drawing will be held within ten (10) business days of July 31, 2026. Only entries received before the end of the Sweepstakes period will be eligible. The odds of winning depend on the number of eligible entries received.

The one (1) winner will be notified at the email address or phone number listed on the member's account or on the write-in entry received. If the selected winner fails to contact the Credit Union to claim the prize within fourteen (14) days of the date specified on the notification, or if the selected winner cannot be located through reasonable, good-faith efforts by the Credit Union, an alternate winner may be selected from among the remaining eligible entries.

If by reason of a printing, computer, production, or other error, more than one winning entry is claimed, all persons making purportedly valid claims will be included in a random drawing to award the prize.

In the event this Sweepstakes is compromised or becomes technically corrupted in any way, the Credit Union reserves the right to cancel, terminate, or suspend the Sweepstakes and in such event, to select winner for the prize by random drawing from among all valid entries received, up to such time of cancellation, termination or suspension.

### **Publicity**

By submitting an entry form, each entrant grants the Credit Union, and those acting under its authority, permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation or right of approval, unless prohibited by law. This includes appearing in photos, videos and other promotional vehicles.

### **Data Collection/Privacy**

The Credit Union will collect personal data about participants when they enter the Sweepstakes. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given or disclosed to third parties.

### **Indemnification and Limitation of Liability**

By entering this Sweepstakes, each entrant agrees to indemnify, release, and hold harmless the Sweepstakes Entities, their subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from entrant's participation in the Sweepstakes and the acceptance of the prize **OR WHILE ENTRANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE PRIZE. ALL SWEEPSTAKES WINNERS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY PRIZE.**

**FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY THE SWEEPSTAKES ENTITIES FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.**

Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

### **Governing Law**

All issues and questions concerning the construction, validity, interpreting and enforceability of these Official Rules, or the rights and obligations of entrants and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with the laws of the State of Georgia and may only be heard by a court of competent jurisdiction in Georgia.

**Miscellaneous**

The invalidity or unenforceability of any provision of these Sweepstakes Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Sweepstakes Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Credit Union's failure to enforce any term of these Sweepstakes Rules will not constitute a waiver of that provision. Entrants agree to waive any rights to claim ambiguity of these Sweepstakes Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials, privacy policy or terms of use on the entry form website and/or the terms and conditions of the Sweepstakes Rules, the Sweepstakes Rules shall prevail, govern and control and the discrepancy will be resolved in Credit Union's sole and absolute discretion.