

Member Referral Giveaway Official Rules

By referring a new member during the promotional period October 22, 2025 – November 22, 2025, with Family Trust Federal Credit Union and being automatically entered into the Giveaway, you agree to be bound by these Official Rules. Prize is non-transferable.

- 1. No Purchase necessary.**
- 2. Eligibility for Promotion:** Automatic entries: All Family Trust Federal Credit Union ("Credit Union") Members in good standing who refer new members during the period beginning October 22, 2025, and ending November 22, 2025; Manual Entries: as provided herein. Participation is limited to eligible persons who are 18 years or older and U.S. residents. By submitting any entry you agree to be bound by these Official Rules. The Promotion period begins on October 22, 2025, and ends on November 22, 2025, and applies to entries actually received by the Credit Union during this period. Employees of the Credit Union and their immediate family members residing in a single household are not eligible. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner will be chosen.
- 3. Prizes:** The two (2) winners will be randomly selected and notified by March 31, 2026. One (1) winner (the referring member) will receive a \$1,000 direct deposit to their primary share and one (1) winner (the referred member) will win a \$500 direct deposit to their primary share. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winners of any prize in this promotion. Odds of winning depend on the total number of eligible entries received. To claim the prize, the winner must sign and return a release and an affidavit of eligibility and publicity release to the Credit Union at 225 W. White Street, Rock Hill, SC 29730, within 14 days of notification, or the prize will, in the Credit Union's discretion, be forfeited. If the prize is unclaimed or forfeited, an alternate winner will be chosen. By accepting the prize, the winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation. The name of each prize winner may also be posted on the Credit Union's website, social media pages (Facebook, Twitter, Instagram, etc.) and other informational resources. The prize will be awarded only if the individual complies with these Official Rules. No other consideration will be paid. The selection of the prize winner hereunder will be final.
- 4. Manual Entries:** Manual entries received from October 22, 2025 – November 22, 2025, considered eligible by the Credit Union, will receive one entry, which applies

to entries actually received by the Credit Union during this period, and no entries will be accepted after this date. Family Trust Federal Credit Union is not responsible for lost, late, illegible, misdirected, mutilated, incomplete or postage due mail entries. Incomplete or illegible entries will be disqualified. To enter, print your full name, address, telephone number, email address, and the title "Member Referral Contest" on a postage paid 3" by 5" postcard and mail it to Family Trust Federal Credit Union, Attention: Marketing, PO Box 10233, Rock Hill, SC 29731. Hand delivered entries will not be accepted. Mailed entries must be submitted with a maximum of one entry per envelope. Entries are limited to a maximum of one per individual. Multiple entries do not increase the odds of winning. By submitting an entry, you agree to be bound by these Official Rules.

5. **Void where prohibited by law.** All federal, state, and local laws and regulations apply.
6. **Release of Claims:** By accepting the prize, each winner, members of the winner's household, relatives and persons who use any prize awarded by the Credit Union, and such person's heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, losses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death.