

CREDIT UNION ANNIVERSARY PROMOTION CASH RAFFLE RULES

Commodore Perry Federal Credit Union's ("CPFCU") Credit Union Anniversary Promotion Cash Raffle (the "Promotion") is a promotion where one (1) participant at each CPFCU branch location will be drawn at random to receive a \$500.00 Cash Prize.

CONSUMER DISCLOSURE

There will be one entry per member.

The winners are responsible for all taxes and fees associated with the Prize receipt and its use. CPFCU may announce the winners on October 24th, 2025 in any manner, including by phone and/or email using contact information on file.

PROMOTION PERIOD

The Promotion begins at 11:00AM Eastern Time on 10/24/2025, and ends at 2:00 P.M. Eastern Time on 10/24/2025 ("Promotion Period") subject to CPFCU's hours of operation. All qualifying entries must be entered by 10/24/2025 at 2:00 P.M. to be entered into the Drawing.

ELIGIBILITY

The Promotion is open only to legal U.S. residents residing in any of the 50 United States or the District of Columbia, who are 18 years of age or older and have a unique, personal and valid Social Security Number at the time of entry. Employees, board members and committee members, and their immediate family members are not eligible to participate. Immediate family is defined as spouse, children, stepchildren, parents, stepparents, siblings, stepsisters, stepbrothers, grandparents, grandchildren, stepgrandchildren, and mother-in-law and father-in-law. Sweepstakes void in Puerto Rico; U.S. territories and possessions outside of the United States, and where restricted or prohibited by law. Entities and CPFCU members who are commercial/business members are ineligible to participate in the Promotion. Only natural persons are eligible. The Promotion is subject to all applicable federal, state, and local laws. The Promotion is governed by the laws of the United States and the State of Ohio.

ALTERNATE METHOD OF ENTRY

An otherwise eligible person may enter the Promotion manually by U.S. Mail or without purchase or other obligation. To enter a drawing by mail, hand-print your complete name, street address, city, state, ZIP code, daytime and evening telephone numbers (including area code), valid email address, and the specific drawing in which you wish to be entered on an 8.5" x 11" sheet of paper, and mail it in a business-size (#10) envelope with sufficient postage affixed to: Commodore Perry Federal Credit Union, 1016 South State Route 19, Port Clinton, OH 43449. Type your complete name, street address, city, state, ZIP code, daytime and evening telephone numbers (including area code), valid email address, and the specific drawing in which you wish to be entered in legible size font and send to Commodore Perry Federal Credit Union, 1016 South State Route 19, Oak Harbor, OH 43449. Mailed and emailed entries must be properly completed, submitted, and received before the drawing in the promotion period in order to be included in the random drawing. Only one alternate method of entry per household per drawing will be accepted.

DETERMINATION OF WINNER

One (1) winner per CPFCU branch location will be selected during credit union business hours on 10/24/2025. CPFCU will conduct a random drawing to determine the winner. CPFCU will conduct the drawing in accordance with these rules and determine the winner.

ODDS

The odds of winning a particular drawing depend upon the number of entries in that drawing.

NOTIFICATION OF WINNER

CPFCU will notify the potential Prize winners in person, by mail, by telephone, or by email on file or about [insert date]. The potential Prize winner will, within five (5) days of notification, be required to: (1) verify their eligibility, (2) confirm their mailing addresses for purposes of Prize fulfillment, (3) execute and return an affidavit of eligibility and liability/ publicity release where legal, and (4) acknowledge that the IRS considers Prizes as reportable interest or other income and that they will receive a 1099 form from CPFCU related to the Prize. Any failure to timely comply with any of these requirements or any other requirement of these rules (including ineligibility) will disqualify the potential Prize winner. CPFCU's inability to contact a potential Prize winner within the period that CPFCU determines to be a reasonable time period, which for this promotion has been determined to be five (5) business days from the day they were originally contacted, or the return of a notification as undeliverable, will result in the potential Prize winner's disqualification. CPFCU's determination regarding disqualification is final and binding. If a potential Prize winner is disqualified for any reason, CPFCU will draw an alternate potential Prize winner to be the potential Prize winner subject to these rules, in which case the notification and qualification process above will apply to that potential Prize winner. This alternate selection may be made by drawing alternates in the initial drawing or by conducting the drawing again on the same terms as the initial drawing, in which case the new drawing will be subject to these rules as if it was the initial drawing. CPFCU disclaims any responsibility to notify Promotion participants, or the Prize winners of any aspect related to the conduct of the Promotion, except as expressly provided in these rules.

THE PRIZES

There will be one (1) Prize in the amount of \$500.00 per branch location. The winner, upon confirmation of eligibility and compliance with the Promotion rules, will receive the check will be issued and mailed or available for pickup no later than 10/31/2025. A participant may not transfer the right to receive Prize or any entry, or other rights or obligations under these rules. Prize substitutions are not allowed.

TAXES

A Prize winner is responsible for all applicable federal, state, local, and other taxes and any expenses or fees associated with the Prize. CPFCU may withhold any taxes or other amounts from the Prizes to the extent required by applicable law.

CONDITIONS OF PARTICIPATION

By entering, participants in the Promotion, including the Prize winners, agree to be bound by these rules, including all eligibility requirements and the decisions of CPFCU, which are final and binding. By accepting one of the Prizes, the winner consents to the use of their name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by CPFCU, in any and all media now or hereafter devised, including but not limited to, any social platform and other online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law. Participants in the

Promotion agree to release and hold harmless CPFCU from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Promotion or from the acceptance, possession, or use or misuse of the Prize. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss or damage to property; and claims of third parties. Participants in the Promotion agree that CPFCU has neither made nor is in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Promotion. CPFCU is not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, or transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Promotion, including, without limitation, any error or problem that may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prizes, the cancellation or postponement of the Promotion, each Prize itself, or in any materials related to the Promotion.

GENERAL

As part of this Promotion, CPFCU will collect information from participants for the purpose of the Prize drawing and notifying the winners. CPFCU will not share this information with any third party (except as necessary for the administration of the Promotion and as otherwise stated in these Rules), nor attempt to contact any participant, unless the participant has agreed to receive further information on CPFCU's products and promotions or otherwise consented in accordance with law. CPFCU reserves the right to request and review information regarding potential Prize winners, and entry in the Promotion constitutes the participant's permission for CPFCU to conduct such review. CPFCU reserves the right, at its sole discretion, to disqualify a potential Prize winner based on the results of its review of information. Entry materials that have been tampered with or altered are void. CPFCU reserves the right, in its sole discretion, to cancel or suspend part or all of this Promotion at any time without notice and for any reason, including if there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Promotion, or if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Promotion. In the event of cancellation, CPFCU may void any entries it suspects are at issue and, at its discretion if terminated, award Prizes in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. Caution: Any attempt by a participant or any other individual to damage or undermine the legitimate operation of the Promotion may be in violation of criminal and civil laws and, should such an attempt be made, CPFCU reserves the right to seek any and all remedies available from any such person to the fullest extent permitted by law, including criminal prosecution. CPFCU's failure to enforce any term of these rules does not constitute a waiver of that or any other provision. CPFCU reserves the right to disqualify participants who violate these rules or interfere with this Promotion in any manner.

DISPUTES AND ARBITRATION

CPFCU will conduct the drawing in accordance with these rules and determine the winner. CPFCU's decisions are final and binding on all matters relating to this Promotion. Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these rules, or the rights and obligations of a participant or CPFCU in connection with the Promotion, will be governed by, and construed in accordance with, the laws of the State of Ohio, without giving effect to any choice of law or conflict of law rules that would cause the application of the laws of any jurisdiction other than the State of Ohio. Exclusive jurisdiction and

venue for any litigation will be in the federal and state courts located within Ottawa County, Ohio. Except where prohibited by law, as a condition to participating in this Promotion and being eligible to receive the Prize, each participant agrees that (i) any and all disputes and causes of action arising out of or connected with this Promotion, or Prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and be held in Ottawa County, Ohio; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will a participant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (i.e., costs associated with participating in this Promotion), and participant further waives all rights to have damages multiplied or increased.

NAME OF PRIZE WINNERS

For the name of the Prize winners, available after 10/25/2025, mail a self-addressed, stamped envelope to: Commodore Perry Federal Credit Union, 1016 South State Route 19, Port Clinton, OH 43449.

RIGHT TO AMEND OFFICIAL RULES

CPFCU reserves the right to amend these rules or discontinue, modify, revise, or amend the Promotion at any time.

SPONSOR AND ADMINISTRATOR

Commodore Perry Federal Credit Union is the Promotion's sponsor and administrator. For more information, call 419-734-4419 or write us at:

Commodore Perry Federal Credit Union
1016 South State Route 19
Oak Harbor, OH 43449