

MISSION FED LIGHT UP YOUR HOLIDAYS SWEEPSTAKES

OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

A PURCHASE WILL NOT INCREASE YOUR CHANCE OF WINNING.

1. Eligibility. The Mission Federal Credit Union (“Mission Fed”) Light Up Your Holidays Sweepstakes (“Sweeps”) is open to current and prospective Mission Fed members who are legal permanent U.S. residents, 18 years or older as of the date of their entry. Senior management members, board members and volunteers of Mission Fed and Mission Federal Services, LLC are not eligible to enter or win. All other employees of Mission Fed and Mission Federal Services, LLC are eligible to enter or win. Family members are eligible for all prizes as long as a Mission Fed senior management member, board member or volunteer is not on the account. An eligible Mission Fed member for the purposes of the Sweeps is defined as a Mission Fed account holder in good standing (as determined by Sponsor in its sole discretion), as of date of entry and prize award. A prospective member for the purposes of the Sweeps is defined as an individual who is not yet a Mission Fed member but is eligible to become a member in accordance with Mission Fed’s eligibility requirements because they live, work, or attend school in San Diego county or because they are an immediate family member of a Mission Fed member. Sweeps is subject to all applicable federal, state and local laws and is void where prohibited by law.

2. How to Enter the Sweeps. Sweeps begin at 12:00 AM Pacific Time (PT) on 12/1/24 and ends at 11:59 PM PT on 12/31/24 (“Sweeps Period”). Sweeps consists of four (4) weekly drawings (each a “Weekly Drawing”) as outlined in Section 3 below (all times PT). There are two methods of entry, described below:

A. Make a Mission Fed Card Purchase: You will automatically receive one (1) entry into the Sweeps each time you use your Mission Fed debit or credit card (“Card”) to make an eligible purchase transaction during the Sweeps Period. Card purchases must post to your account prior to the end date of each Weekly Drawing in order to qualify as an automatic entry for that drawing. Voided, fee and other non-purchase transactions do not qualify as Card purchases. Entries from unauthorized Card use or made with lost, stolen, or fraudulent Cards are void. Only qualifying transactions on the following types of accounts are eligible for automatic enrollment: non-fiduciary individual and joint accounts, trust accounts, and sole proprietorship accounts. If a member is a primary account holder on multiple accounts, the accounts will be treated as one account for purposes of this Sweeps and entry limits.

B. Free Mail-In Entry Method (for all eligible entrants). You may hand-write your complete name (no initials), valid e-mail address, street address, city, state, ZIP code, telephone number, age, and the words “Mission Fed Light Up Your Holidays Sweepstakes” on a plain 3” x 5” piece of paper and mail it in a sealed, stamped and hand printed #10 envelope to: Mission Fed Light Up Your Holidays Sweepstakes, 10325 Meanley Drive, San Diego, California 92131. Mail-in Entries will be included in the drawing for the Weekly Drawing period in which the Mail-in Entry is received. A Mail-In Entry will result in one (1) entry. Mail-In Entries must be legibly hand-written in blue or black ink. Mechanical reproductions, postage-due, entries not on a 3” x 5” piece of paper and mailed inside an envelope, or Mail-In Entries sent in excess of the entry limits set forth below will not be accepted. Mail-In Entries received without a verifiable and legible return address will be deemed incomplete and not valid entries. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at Sponsor’s sole discretion. Proof of mailing does not constitute proof of delivery.

3. Random Drawings. On or about each of the Random Drawing Dates for each Weekly Drawing set forth below, Sponsor will randomly select two hundred fifty (250) potential winners (as defined in Section 4) from all eligible entries received for each Weekly Drawing during the Sweeps Period. Each winner is deemed to be a potential winner, pending verification of the entrant’s eligibility and compliance with these Official Rules as determined by Sponsor, in its sole and absolute discretion. Non-winning entries received for one Weekly Drawing will not carry forward to subsequent Weekly Drawings. The Sponsor’s computer is the Sweeps’

official clock. If a potential winner is selected via a Card transaction, the prize will be awarded to the primary account holder (as determined by Sponsor's account records) named on the account linked to the Card. If awarding of a prize is not feasible after Sponsor's good faith effort to obtain account holder contact information, prize will be forfeited, and an alternate winner may be selected.

Weekly Drawing	Start Date (at 12:00 AM)	End Date (at 11:59 PM)	Random Drawing Date (on or about)
Week 1	12/1/24	12/8/24	12/9/24
Week 2	12/9/24	12/15/24	12/16/24
Week 3	12/16/24	12/22/24	12/23/24
Week 4	12/23/24	12/31/24	1/6/25

4. Prizes, Approximate Retail Value ("ARV"), and Odds of Winning:

A. Prizes (250 prizes awarded per Weekly Drawing, 1000 total). Each Prize winner will receive a credit to their Mission Fed account in the amount of \$100.00. If a Prize winner is a mail-in recipient (subject to Winner Verification requirements in Section 6), they will receive a check in the amount of \$100.00. One thousand total (1,000) Prizes will be available in the Sweeps – Two hundred fifty (250) per Weekly Drawing.

B. ARV. The ARV of each Prize is \$100.00. The total ARV of all prizes is \$100,000.

C. Odds of Winning. The odds of winning a prize depend on the total number of eligible entries received for each Weekly Drawing.

D. General. Limit one (1) prize per entrant per Weekly Drawing.

5. Privacy. Any personally identifiable information collected during your participation in this Sweeps will be collected by Sponsor and used by it and its agents for purposes of the proper administration and fulfillment of the Sweeps as described in these Official Rules, and in accordance with Sponsor's privacy policy, posted at <https://www.missionfed.com/privacy-policy/>, and as allowed by law.

6. Winner Verification. Potential winners are subject to verification of eligibility and compliance with these Official Rules. Each potential winner will be sent a notification via mail, e-mail, or phone call. Each potential winner may be required to sign and execute a Declaration of Eligibility, a Liability Release, Background Check Release, and (where imposing such condition is legal) a Publicity Release (collectively, "Prize Claim Documents"). If a winner fails or refuses to sign and return all required Prize Claim Documents, where applicable, the winner may be disqualified and an alternate winner may be selected. If a potential winner is disqualified, found to be ineligible or not in compliance with these Official Rules, the prize may be forfeited, and in the Sponsor's sole discretion, the forfeited prize may be awarded to an alternate winner, selected in a random drawing from among all remaining eligible entries, as determined by Sponsor in its sole discretion. If a winner is a Mission Fed member, then the member must accept the prize via deposit directly into their Mission Fed account. If a winner is not a Mission Fed member, then the prize will be awarded as a check mailed to the address corresponding with the winner's address provided on the Sweeps entry postcard. All federal, state, and local taxes imposed on the acceptance of a prize are solely the responsibility of each winner. Sponsor will issue an IRS Form 1099-MISC for each winner, when required. The right to receive a prize is non-assignable and non-transferable. Each prize will only be awarded to a verified winner.

7. Limitation of Liability. By participating in this Sweeps, each entrant agrees that the Sponsor and its respective affiliates, subsidiaries, representatives, consultants, contractors, advertising and promotion agencies and each of their respective officers, directors, employees, representatives, designees and agents ("Released Parties") are not responsible for: (i) lost, late, incomplete, stolen, misdirected, postage due or undeliverable notifications or postal mail; (ii) any computer, telephone, satellite, cable, network, electronic or Internet hardware or software malfunctions, failures, connections, or availability; (iii) garbled, corrupt or jumbled transmissions, service provider/network accessibility, availability or traffic congestion; (iv) any technical, mechanical, printing or typographical or other error; (v) the incorrect or inaccurate capture of

registration information or the failure to capture, or loss of, any such information; (vi) any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, technical error, theft or destruction or unauthorized access to the Sweeps; (vii) any injury or damage, whether personal or property, to entrants or to any person's computer related to or resulting from participating in the Sweeps and/or accepting a prize; and (viii) entries that are late, forged, lost, misplaced, misdirected, tampered with, incomplete, deleted, damaged, garbled or otherwise not in compliance with the Official Rules. Further, the Sponsor is not responsible for any unanswered or undeliverable winner notifications.

By participating in this Sweeps, each entrant further agrees: (i) to be bound by these Official Rules, including the entry requirements; (ii) to waive any rights to claim ambiguity with respect to these Official Rules; (iii) to waive all of his/her rights to bring any claim, action or proceeding against any of the Released Parties in connection with the Sweeps; and (iv) to forever and irrevocably agree to release and hold harmless each of the Released Parties from any and all claims, lawsuits, judgments, causes of action, proceedings, demands, fines, penalties, liability, costs and expenses (including, without limitation, reasonable attorneys' fees) that may arise in connection with: (a) the Sweeps, including, but not limited to, any Sweeps-related activity or element thereof, and the entrant's entries, participation or inability to participate in the Sweeps; (b) the violation of any third-party privacy, personal, publicity or proprietary rights; (c) any change in the prizing (or any components thereof); (d) human error; (e) any wrongful, negligent, or unauthorized act or omission on the part of any of the Released Parties; (f) lost, late, stolen, misdirected, damaged or destroyed prizing (or any element thereof); or (g) the negligence or willful misconduct by entrant.

If, for any reason, the Sweeps is not capable of running as planned, Sponsor reserves the right, at its sole and absolute discretion, to cancel, terminate, modify or suspend the Sweeps and/or proceed with the Sweeps, including the selection of a winner in a manner it deems fair and reasonable, including the selection of a winner from among eligible entries received prior to such cancellation, termination, modification or suspension.

8. Arbitration and Jurisdiction. By participating in this Sweeps, each entrant agrees: (i) that any and all disputes the entrant may have with, or claims entrant may have against, the Sponsor relating to, arising out of or connected in any way with (a) the Sweeps, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate, will be resolved exclusively by final and binding arbitration administered by JAMS and conducted before a sole arbitrator in accordance with the rules of JAMS; (ii) this arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1-16; (iii) the arbitration shall be held in San Diego County, California; (iv) the arbitrator's decision shall be controlled by the terms and conditions of these Official Rules and any of the other agreements referenced herein that the applicable entrant may have entered into in connection with the Sweeps; (v) the arbitrator shall apply California law consistent with the FAA and applicable statutes of limitations, and shall honor claims of privilege recognized at law; (vi) there shall be no authority for any claims to be arbitrated on a class or representative basis, arbitration can decide only entrant's and/or Sponsor's individual claims; the arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated; (vii) the arbitrator shall not have the power to award punitive damages against the entrant or Sponsor; (viii) in the event that the administrative fees and deposits that must be paid to initiate arbitration against Sponsor exceed \$125 USD, and entrant is unable (or not required under the rules of JAMS) to pay any fees and deposits that exceed this amount, Sponsor agrees to pay them and/or forward them on entrant's behalf, subject to ultimate allocation by the arbitrator; (ix) if the entrant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of entrant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive; and (x) with the exception of subpart (vi) above, if any part of this arbitration provision is deemed to be invalid, unenforceable or illegal, or otherwise conflicts with the rules of JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, subpart (vi) is found to be invalid, unenforceable or illegal, then the entirety of this arbitration provision shall be null and void, and neither entrant nor Sponsor shall be entitled to arbitrate their dispute. For more information on JAMS and/or the rules of JAMS, visit their website at www.jamsadr.com. Notwithstanding the foregoing, small claims matters are excluded from arbitration.

9. Publicity Rights. By participating in the Sweeps and/or accepting a prize, each entrant agrees to allow the Sponsor the right to include their first name and last initial in a winners list, in accordance with applicable law. Sponsor may also request that an entrant and/or winner agree to allow the Sponsor the perpetual right to use his/her name, address (city and state), biographical information, photos, likeness, voice, and/or statements regarding the Sweeps and/or Sponsor for advertising and publicity purposes, at any time or times, in all media now known or hereafter discovered, including, but not limited to, live television, worldwide, on the Internet, without notice, review or approval and without additional compensation, except where prohibited by law.

10. General. Any attempted form of participation in this Sweeps other than as described herein is void. Sponsor reserves the right to disqualify any entrant found or suspected, in its sole and absolute discretion, to be tampering with the operation of the Sweeps; to be acting in violation of these Official Rules; or to be acting in an unsportsmanlike manner or with the intent to disrupt the normal operation of this Sweeps. Any attempted form of participation in this Sweeps other than as in these Official Rules is void. If it is discovered that a person has registered or attempted to register more than once using multiple accounts, multiple identities, use of proxy servers, or like methods, all of that person's entries will be declared null and void and that person will not be awarded any prize that he/she might have been entitled to receive. Any use of robotic, automatic, macro, programmed, third party or like methods to participate in the Sweeps will void any attempted participation effected by such methods and the disqualification of the individual utilizing the same. Entrants and/or potential winners may be required to provide proof of identification and eligibility as required by Sponsor. CAUTION: ANY ATTEMPT TO UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPS IS A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

11. Winners Names. For the winners' names, send a self-addressed, stamped envelope to be received by 01/31/25 to: Winners List – Mission Fed Light Up Your Holidays Sweepstakes, 10325 Meanley Drive, San Diego, California 92131.

12. Sponsor. The Sponsor of this Sweeps is Mission Federal Credit Union, 10325 Meanley Drive, San Diego, California 92131.