



Effective Date: January 1, 2026

General Electric Credit Union Save & Win Challenge Promotion Raffle

OFFICIAL ACCOUNT AND PRIZE ENTRY RULES

General Electric Credit Union (“GECU”, the “Credit Union”, or the “Sponsor”) Save & Win Challenge Promotion Raffle (“Raffle”) begins on January 1, 2026 and ends June 30, 2026 at 11:59 pm Eastern Time (“Raffle Period”). The following Official Account and Prize Entry Rules (“Official Rules”) apply to all Raffle participants, which include all Eligible Members, and apply for all applicable Prize Drawings. By entering this promotion, entrants accept and agree to be bound by these Official Rules.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are at least 18 years of age, (c) are legal residents of the United States, and (d) who maintain a qualified savings account (Thrive Money Market account or traditional savings account) in good standing with GECU (“Eligible Members”). Trusts and Estates are not considered Eligible Members for purposes of the Raffle. Void outside of the United States, where prohibited by law, and subject to all applicable federal, state, and local laws. GECU team members and their immediate family members are not eligible to participate or win. All Eligible Members are eligible to participate in this Raffle, as defined under the Prize Drawings section of these Official Rules. Officers, directors, and partner-employees (“Partners”) of GECU are not eligible to participate. If a Credit Union member becomes an officer, director, or partner-employee, then that person will no longer qualify for the Prize Drawings and any applicable Credit Union Prize Drawings within this Raffle, as of the date their account becomes coded as a partner-employee account. If a Partner leaves their position with the Credit Union as an officer, director, or partner-employee, that person will be reclassified as a regular Credit Union member, and when their account is updated in the system as a non-partner-employee account, they will then qualify for the Prize Drawings only within this Raffle. Some states may impose other eligibility requirements. Where applicable state law imposes other eligibility requirements, those eligibility requirements will control. Entries received from persons who do not meet the requirements of an Eligible Member or Eligible Partners will not be included in the applicable Prize Drawings within this Raffle.

Qualifying Account: A Qualifying Account may be a consumer Thrive Money Market savings account, Money Market Plus savings account, or a traditional share/savings account, including club accounts (Christmas Club savings or Vacation Club savings accounts). These are the only eligible savings accounts. Qualifying Accounts do not include other savings vehicles, including but not limited to: Health Savings Account (HSA) accounts, certificates, Individual Retirement Account (IRA) such as IRA Money Market savings accounts, checking accounts, any business accounts, or any other deposit accounts as determined by the Credit Union in its sole discretion. Rates and other terms and conditions of a Qualifying Account may vary. Please refer to your account disclosures for other account details, any account limitations and/or applicable fees. Joint Account Holders, those who are listed on the account and are not the primary account holder, must open their own Qualifying Account to participate.

How to Enter: To participate in the Raffle for any Credit Union Prize Drawings, Eligible Members must have or open a Qualifying Account with the Credit Union during the Raffle Period (“Participating Member”) and not be a Partner of the Credit Union. Refer to your Credit Union’s account disclosures for

any account details, account limitations and/or applicable fees.

Then, Eligible Members must complete the official Save & Win Challenge enrollment form online at gecreditunion.org to be a Participating Member. Savings totals and entries will only start to be calculated once the enrollment form is completed. To confirm eligibility or request accommodation for completing the Save & Win Challenge enrollment form, Credit Union members can call: 800.542.7093.

How Entries work: Each Participating Member will receive entries automatically based upon the following:

- One (1) entry for every \$25 increase in the monthly balance of your Qualifying Account(s) at month's end. You must be the primary account holder. While Joint Account Holders may contribute to a Qualifying Account, only the primary account holder for the Qualifying Account will earn entries.
- Earn a bonus entry ("Bonus Entry") from time to time for participating in or completing certain Save & Win Challenge related activities (example: attending a financial education webinar) that are promoted throughout the Raffle Period. Terms of Bonus Entries will be shared at the time a Bonus Entry becomes available. To earn Bonus Entries, Eligible Members must be an enrolled Participating Member of the Save & Win Challenge and meet the terms and specifications of the defined bonus opportunity.
- A maximum of one hundred (100) entries (maximum savings counted: \$2,500) for each monthly Prize Drawing.
- Entries do not roll over to future months.
- Winners remain eligible for future drawings.

Automatic entries will be recorded by the Credit Union once the balance is calculated at month-end processing. Entries are calculated based on a month-over-month net balance increase on the Qualifying Account(s) of the Eligible Member record, as reported by the Credit Union in the monthly data file each month. This means there must be a net increase of at least \$25 in the reported ending balance of the current month when compared to the reported ending balance of the previous month. If a Qualifying Account is closed and a new Qualifying Account is opened for any reason during the month, the month-end balance reported by the Credit Union in the previous month's data file will be used as the starting balance for the current month to calculate the month-over-month balance increase, which constitutes entries for the current month. Qualifying deposits must be received and posted by the Credit Union by midnight Eastern Time on the last day of each month. Automatic entries are eligible to win only during the Drawing Period in which they were submitted. For the purposes of these Official Rules, the Drawing Period shall be defined as the last day of each month for any applicable monthly drawings ("Drawing Period"). After proper Entry enrollment into the Promotion as a Participating Member, as detailed above, making deposits into the qualifying account is the only requirement for entries into the prize drawing.

Prize Drawings:

- **Credit Union Prize Drawings:** The Credit Union will conduct monthly prize drawings during the Raffle Period for all qualifying Participating Members only.

Prizes: All cash prizes from the Credit Union Prize Drawings, as applicable, will be deposited into the winning Participating Member's savings Qualifying Account, respectively. By default, funds will be placed in Qualifying Accounts in the following order: Thrive Money Market account, traditional savings account, Vacation Club savings account, and Christmas Club savings account. Monthly drawings for prizes will be conducted the month following after the conclusion of the previous month, respectively. Winning

Participating Members, will be notified via telephone or email. Prizes are non-transferrable. Participating Members need not be present at the drawing to win. The Credit Union will provide Participating Members winning prizes of \$600 or more for the given tax year with an IRS 1099 MISC form. Participating Members, if in bankruptcy at the time of a prize winning, will be responsible for reporting their winnings to their bankruptcy trustee.

- **Credit Union Prize Drawings:** Starting January 1, 2026, Credit Union Prize Drawings totaling \$11,400.00 dollars annually will be awarded to winning Participating Members as follows:
 - **Monthly Prizes:**
 - 14 winning entries will be randomly selected to receive a \$100.00 cash prize each month.
 - 1 winning entries will be randomly selected to receive a \$500.00 cash prize each month.

Prize Eligibility:

To be eligible to win a prize in an applicable Prize Drawing within the Raffle, a Participating Member's Qualifying Account must be open and active through the Drawing Period, and a Participating Member. All Participating Members are responsible for notifying the Credit Union of an address, name, or contact information change. A Participating Member is limited to winning one Credit Union prize per Drawing Period, if applicable. If the Qualifying Account is owned by more than one individual, the primary member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account shall be deemed the Participating Member, and shall be eligible to win a prize. All transactions constituting Raffle entries must occur within a state in which the Raffle is permitted. The Credit Union shall confirm the Participating eligibility by verifying identity, age and certifying that all transactions constituting Raffle entries occurred to a Qualifying Account held by the Credit Union, before the Participating Member can receive any prize. If the Credit Union is unable to verify eligibility for any reason within three (3) business days of notification that the Participating Member is a winner, the Participating Member shall forfeit the prize involved and the prize will be awarded to the first alternate winner. If the winner is disqualified, GECU reserves the right to conduct another drawing to determine an alternative winner or not to award the prize, in its sole discretion. GECU is not responsible for lost or misdirected entries, removed entries, or failure to receive entry information on account of technical problems, actions by a third party, or traffic congestion on the Internet or at any website or any combination thereof. Entries not submitted in the manner described above will not be considered and may be deleted. If a Participating Member is not an Eligible Member, such Participating Member will continue to be the accountholder of the Qualifying Account, but deposits to the account will not constitute qualifying Raffle entries.

Odds: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning that is equal to that of all other entries in each applicable Prize Drawing in the Raffle. Except for making deposits as described in these Official Rules, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

Decisions: By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules, as may be amended from time to time without notice, and to accept the decisions of General Electric Credit Union as final. Participating Members also agree to hold General Electric Credit Union, and any third party contributing funds and/or services to the applicable Prize Drawings within the Raffle (collectively and hereinafter referred to as the "Parties") and each of their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Raffle, or the acceptance of any prize. The Parties and each of their officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury,

property loss, or other damages of Participating Members, entrants and/or winners arising from, or in connection with, acceptance of prizes awarded or participation in the Raffle. The Credit Union reserves the right to disqualify Participating Members, entrants and/or winners if discrepancies have been identified in the balances reported by the Credit Union in the monthly data files, which constitute Raffle entries, and if corrections have not been made by the Credit Union within 2 business days of the initial notification of such discrepancy. The Credit Union reserves the right to disqualify Participating Members from the applicable Prize Drawings within the Raffle, entrants and/or winners who fail to follow these Official Rules, as same may be amended from time to time without notice, or who make any misrepresentations relative to the Raffle and their respective prize redemptions.

Publicity: By participating in the Raffle, each winning Participating Member grants to the Parties the right and permission to use the winning Participating Member's name, voice, city/state of residence, photograph and/or likeness and prize won in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law. Each winning Participating Member further agrees that their name and prize won may be revealed to other Participating Members upon request.

Legal Warning: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY DAMAGE, DESTROY, TAMPER WITH OR VANDALIZE THE WEBSITE OR INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL, AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND PURSUE ALL AVAILABLE REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

Compliance with Law: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, prize winners, and the Parties in connection with the Raffle, shall be governed by, and construed in accordance with, the substantive laws of the State of Ohio, without regard to its choice of law principles, and applicable Federal law. APPLICABLE LAW MAY VARY FROM STATE TO STATE. THE RAFFLE AND THESE OFFICIAL RULES ARE VOID WHERE AND TO THE EXTENT PROHIBITED BY LAW. Except where prohibited, entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without any resort to any form of class action, and exclusively by the appropriate court located in the state of Ohio. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall 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 which would cause the application of the laws of any jurisdiction other than the state of Ohio. The remedy for any claim shall be limited to actual damages, and in no event shall any party be entitled to recover punitive, exemplary, consequential or incidental damages, including attorney's fees or related costs, or to rescind this agreement, or to seek injunctive or any other form of equitable relief.

Taxes: Winning Participating Members are solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

Privacy: By entering and providing the required entry information, entrants acknowledge that the Sponsor may also send information or special offers it believes may be of interest to the entrant, or other information or goods offered by its marketing partners. Personal information collected from the online entrants is subject to the Privacy Policy, which can be found at: gecreditunion.org/disclosures.

Promotion of the Sweepstakes on Social Media: The Sweepstakes is in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, Tik Tok, or any other social media platform on which the sweepstakes is promoted (“Social Media Company”). Promotion of the Sweepstakes through a Social Media Company is not to be construed as an endorsement or sponsorship of the Sweepstakes by the Social Media Company. GECU is the sole sponsor and administrator of the Sweepstakes. By entering or participating in the Sweepstakes entrants also fully release the Social Media Company, including specifically [list all social media platforms on which the sweepstakes is being promoted] from any and all claims or liability, of any kind or nature, arising out of, or relating to, the participation of entrant in the Sweepstakes, or the promotion of the Sweepstakes on the Social Media Company’s platform.

Miscellaneous: GECU in its sole discretion and without notice reserve the right to substitute prizes of equivalent value, amend these Official Rules, or discontinue the Raffle at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Raffle. Written copies of these Official Rules are available at any time by visiting: gecreditunion.org/challenge or by contacting us during normal business hours. Copies of the authoritative and updated Official Rules are available at: gecreditunion.org/challenge. In the event of any conflict between the Official Rules posted online at: gecreditunion.org/challenge and any other version of the Official Rules, the version posted online at: gecreditunion.org/challenge will be considered the definitive and controlling version.

Winner Confirmation Request: To inquire about the winner, send a self-addressed, stamped envelope to: General Electric Credit Union Marketing Department, 11311 Cornell Park Drive, Suite 410, Cincinnati, Ohio 45242.

Sponsor: General Electric Credit Union, 11311 Cornell Park Drive, Suite 410, Cincinnati, Ohio 45242 is the sponsor of the Raffle.