General Electric Credit Union

Effective Date: November 16, 2026

# General Electric Credit Union
# 2026 Holiday Gift Back Sweepstakes Official Rules

**OFFICIAL ACCOUNT AND PRIZE ENTRY RULES**
General Electric Credit Union ("GECU", the "Credit Union", or the "Sponsor") Holiday Gift Back Promotion Sweepstakes ("Sweepstakes") begins on November 16, 2026 and ends December 19, 2026 at 11:59 pm Eastern Time ("Sweepstakes Period"). The following Official Account and Prize Entry Rules ("Official Rules") apply to all Sweepstakes participants, which include all Eligible Members, and apply for all applicable Prizes. By entering this promotion, entrants accept and agree to be bound by these Official Rules.

**Who May Enter:** The Sweepstakes is open to all natural persons who, at the time of entry (a) are Credit Union members, (b) are legal residents of the United States, and (c) who open a Qualifying Account or complete a Mail-In Entry ("Eligible Members"). Eligible Members under age 18 may participate only if they satisfy GECU's requirements for opening the applicable Qualifying Account and are accompanied by the required adult joint owner/legal guardian when participating and claiming a prize. Trusts and Estates are not considered Eligible Members for purposes of the Sweepstakes. 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 Sweepstakes, as defined under the Prize Eligibility section of these Official Rules. Officers, directors, and partner-employees ("Partners") of GECU are not eligible to participate. 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 will not be included in the Sweepstakes. To confirm eligibility, Credit Union members can call: 800.542.7093.

**Qualifying Account:** A Qualifying Account may be a consumer checking account (Simply Free checking, Choice checking, or Amplified High-Yield checking) or Thrive Money Market savings account. These are the only eligible accounts. Qualifying Accounts do not include other accounts, including but not limited to: Health Savings Account (HSA) accounts, certificates, Individual Retirement Account (IRA) such as IRA Money Market savings 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. Minors (under the age of 18) opening an account requires a joint owner (a Parent, Stepparent, Grandparent, or Legal Guardian over the age 18) as defined by GECU's minor account policy.

**How to Enter:** Eligible parties who complete one of the following entry methods will be permitted to participate in the Sweepstakes by receiving one (1) gift box from a designated GECU location, while supplies last, and opening the box to determine if they have won a cash prize ("Sweepstakes"). Winners will receive a voucher with their cash prize amount and a unique redemption code. Winners must immediately present the voucher to a GECU team member prior to leaving the branch location in order to redeem their cash prize. Participating members who are a minor (under the age of 18) must be

accompanied by the joint owner on the account as defined by GECU's minor account policy.

1) Open a Qualifying Account with the Credit Union during the Sweepstakes Period. Refer to your Credit Union account disclosures for any account details, account limitations and/or applicable fees.
2) Mail an index card (the "Mail-In Entry"), including your name, complete address, email address, phone number, and the branch location where you will participate in the Sweepstakes to the following address: Attn: Marketing Department 11311 Cornell Park Drive, Suite 400, Cincinnati, Ohio 45242. Each Mail-In Entry must be mailed and postmarked during the Sweepstakes Period. After a Mail-In Entry is received, Participating Members will receive an email confirming their entry, allowing them to visit a GECU location to participate in the Sweepstakes.

**Cash Prizes:** All cash prizes from the Credit Union Sweepstakes, as applicable, will be deposited into the winning Participating Member's Qualifying Account. If a member does not currently have a Qualifying Account, a Qualifying Account will need to be opened to distribute any cash prizes. Prizes are non-transferrable. 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.

1,150 gift boxes, including 54 prize vouchers, will be distributed across GECU locations. The 54 prize vouchers total $3,000 in cash prizes, divided as follows:

- 4 vouchers for a $200 cash prize
- 8 vouchers for a $100 cash prize
- 14 vouchers for a $50 cash prize
- 28 vouchers for a $25 cash prize

**Prize Eligibility:**
To be eligible to win a prize in the Sweepstakes, a Participating Member's Qualifying Account must be opened and active during the Sweepstakes Period or Mail-In Entry received. No purchase or account opening necessary to enter or win. A purchase or account opening will not increase your chances of winning. A Participating Member is limited to winning one Credit Union prize during the Sweepstakes Period. 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 Sweepstakes entries must occur within a state in which the Sweepstakes is permitted. The Credit Union shall confirm the Participant's eligibility by verifying identity, age, and certifying that Qualifying Accounts constituting Sweepstakes entries were opened during the Sweepstakes Period, before the Participating Member can receive any prize. If the Credit Union is unable to verify eligibility for any reason within one (1) 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 an 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 opening an account will not constitute qualifying for a Sweepstakes entry.


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**Odds:** Actual odds of winning are based upon the number of eligible entries received. Initial overall odds of receiving a cash prize are 54 in 1,150 (approximately 1 in 21.3). Actual odds at the time of participation depend on the number and distribution of remaining gift boxes and cash-prize vouchers. Each eligible entry shall have a chance of winning that is equal to that of all other entries in each applicable Sweepstakes. Taking any other action, or purchasing any goods or services, will not increase the odds of winning. Additional terms may apply.

**Decisions:** By entering the Sweepstakes, 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 prizes within the Sweepstakes (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 Sweepstakes, 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 Sweepstakes. The Credit Union reserves the right to disqualify Participating Members from the Sweepstakes, 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 Sweepstakes and their respective prize redemptions.

**Publicity:** By participating in the Sweepstakes, 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 Sweepstakes, 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 SWEEPSTAKES 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 Facebook, Instagram, and LinkedIn 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 Sweepstakes at any time. The Parties disclaim any responsibility to notify Participating Members of any aspect related to the conduct of the Sweepstakes. Written copies of these Official Rules are available at any time by visiting: gecreditunion.org/giveback or by contacting us during normal business hours. Copies of the authoritative and updated Official Rules are available at: gecreditunion.org/giveback. In the event of any conflict between the Official Rules posted online at: gecreditunion.org/giveback and any other version of the Official Rules, the version posted online at: gecreditunion.org/giveback 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 Sweepstakes.

Holiday Gift Back Official Rules | Last Updated: December 14, 2026

Insured by NCUA