

Frontier Credit Union 90th Birthday Giveaway Official Rules

NO PURCHASE NECESSARY. A PURCHASE OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. Contest Dates/Eligibility. Frontier Credit Union (“Sponsor”) is sponsoring the 90th Birthday Giveaway (the “Sweepstakes”) beginning August 4, 2025, through August 6, 2025, or after receipt of 5000 Eligible Entries (as defined below) (the “Entry Period”), whichever occurs first. Sponsor may change the dates and/or the terms of the Sweepstakes without prior notice. The Sweepstakes is open to all legal U.S. residents (“Contestant”) of the United States eighteen (18) years of age and older at the time of entry residing within the Sponsor’s field of membership. There is no purchase necessary to enter or win. A purchase will not increase a contestant’s chance of winning. The Sweepstakes is void where prohibited or restricted by law and is subject to all federal, state, and local laws and regulations. By participating, Contestant agrees to be bound by these Official Rules, including any modifications, and the decisions of the Sponsor, which are final. Employees or agents of Frontier Credit Union, (including members of their immediate family) or any entity associated with the sponsorship or administration of the Sweepstakes, are ineligible to participate.

2. How to Enter. During the Entry Period, anyone who is the minimum age of eighteen (18) years of age at the time of entry and is also a United States resident, residing within Sponsor’s field of membership, can enter the Sweepstakes. Entries may be submitted as follows:

- a) Scratch off tickets: 90 per branch, per day, while supplies last.
 - i. One ticket per person per day, August 4, 2025, through August 6, 2025, while supplies last. Individuals can enter in person at any of our 15 branch locations by requesting to enter within the branch. Find all branch locations at frontiercreditunion.com/locations. Individuals can enter for the daily Scratch Off tickets by visiting frontiercreditunion.com/scratchoff and completing the online entry form in its entirety.
 - ii. Registering or completing a Financial Health Check between August 4, 2025, and August 6, 2025, will receive one (1) additional scratch off ticket, while supplies last. Financial Health Check must be scheduled to be completed before August 30, 2025.
- b) GetOut Passes drawing, one pair per branch.
 - i. Come into any branch August 4, 2025, through August 6, 2025, and enter directly with a Sponsor employee or enter the drawing for GetOut Passes by visiting frontiercreditunion.com/getoutpass and completing the online entry form in its entirety. One (1) entry per person, per day.
 - ii. Answer in-branch trivia question correctly to receive one (1) additional entry. One trivia question per day. Maximum of one (1) bonus entry, per person, per day.

3. Eligibility: Eligible participants must be: (a) 18 years of age or older, (b) legal residents of the State of Idaho, and (c) possess a valid government-issued driver’s license or another form of photo identification, such as a state-issued ID Card or U.S. passport. The Sponsor is not responsible for lost, stolen, mutilated, destroyed, mis-delivered, illegible, incomplete or untimely entries, and such attempted entries will not be considered a part of the Sweepstakes. Collectively, both in-person and online entries consistent with these Rules are referred to herein as the “Eligible Entries”.

4. Selection of the Winner. Winners will be selected by random drawing from Eligible Entries by August 7, 2025. The odds of winning are contingent upon the number of Eligible Entries received during the Entry Period. Sweepstakes Sponsor will attempt to contact the winner via the information provided in the winner’s entry. **If the prize is not claimed within 30 days after the drawing, the prize is forfeited.** Winners must produce identification satisfactory to the Sweepstakes Sponsor prior to being awarded any prize. Winners must collect their prize(s) by August 7th, 2025, from the branch they physically entered at, or the branch assigned by Sponsor.

5. Taxes. The winner will receive and be required to complete any applicable IRS Form W-9 and will receive an

IRS Form 1099-Misc. from the Sponsor and will be responsible to pay all taxes associated with the winnings.

6. Conditions/Restrictions. In exchange for the right to participate in the Sweepstakes, each contestant agrees to release and indemnify Sponsor, and its officers, directors, agents, parent companies, subsidiaries and employees (the "Released Parties"), from any and all claims, demands and/or causes of action of any nature or kind whatsoever, whether presently known or unknown, foreseen or unforeseen, that arise out of the participant's participation in the Sweepstakes. Any violation of these rules will result in disqualification. Anyone using fraudulent means to participate in and/or win the Sweepstakes will be subject to disqualification. Sponsor is not responsible for technical, hardware, software or telephone or other transmission failures of any kind, lost or unavailable network connections or incomplete, garbled or delayed computer transmissions, regardless of cause. Sponsor reserves the right, in its sole discretion, to cancel or suspend a promotion, game or contest should a virus, bug, computer or other problem beyond the control of Sponsor to corrupt the administration, security or proper execution of any Internet promotion, game or contest, or the Internet portion of any promotion, game or contest. In all contests and Sweepstakes publicized on Sponsor's social media pages you must be a member of such social media platform to view Sponsor's page.

7. Use of Name/ Voice/Likeness. Entry into the Sweepstakes constitutes permission for Sponsor and its designees to use the contestant's name, likeness, portrait, voice and/or biographical material ("Your Content") for an unlimited period of time in order to advertise, promote or publicize the Sponsor and/or the products and services of any of its designees. By entering the Sweepstakes, Contestant: (i) hereby grants Sponsor and its designees a worldwide, royalty-free, non-exclusive, transferable, sublicense license (the "License") to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit and prepare derivative works of Your Content. Sponsor may monitor Your Content as it appears and may edit or delete Your Content at any time and for any or no reason without your permission; (ii) consents to the recording, use and reuse by Sponsor and any of their respective licensees, successors, assignees, parents, subsidiaries, or affiliated entities, and each of their respective employees, agents, representative, officers and directors (collectively "Releasees") of his/her voice, actions, likeness, name, appearance, and Your Content in any materials, in any and all media now known or hereafter devised, worldwide in perpetuity, in or in connection with the Sweepstakes; (iii) agrees that the Releasees exclusively own all right, title, and interest, including without limitation all copyrights, in and to any and Your Content in perpetuity; and (iv) you comply with the Terms of Use and Privacy Policy of <https://eastidahocu.org>. Contest winner will be required to produce identification satisfactory to the Sweepstakes Sponsor and sign a photo release if the photo is to be used announcing the winner, as prepared by the Sweepstakes Sponsor.

8. Marketing. By entering, you agree to receive marketing communications from Frontier Credit Union, including promotional emails, text messages, and phone calls about our products, services, rates, events, and member benefits. These messages may be sent using automated technology. Consent is not a condition of membership or service. You may opt out at any time by clicking "unsubscribe" in emails, texting "STOP" in response to SMS messages, or contacting us directly. Message and data rates may apply.

9. Representations and Warranties. By submitting an entry, Contestant represents, warrants, acknowledges, and agrees that Contestant: (i) has read and meets the eligibility requirements; (ii) understands that if any of the information submitted is false or incomplete, it will void the Contestant's entry to the Sweepstakes; and Contestant (iii) agrees to be bound by these Official Sweepstakes Rules.

10. Compliance with Law. The conduct of the Sweepstakes is governed by the applicable laws of the United States of America and the state of Idaho, which take precedence over any rule to the contrary herein.

11. Rules. Copies of these rules are free and available online on Sponsor's website.

12. Right to Cancel, Modify or Suspend. Sponsor reserves the right, in its sole discretion and without any resulting responsibility or liability, to cancel, modify or suspend this Sweepstakes or to amend these rules and regulations at any time for any reason.

13. Association. Facebook or Instagram or its entities have no liability or responsibility for any claim arising in connection with participation in Sponsor's Sweepstakes or any prize awarded. Sponsor's Sweepstakes are in no way sponsored by, endorsed or administered by, or associated with, Facebook or Instagram.

14. Additional Terms and Conditions.

- a) The Prizes consist of
 - i. 90 Scratch off tickets include One (1) \$900.00 deposit, fifteen (15) \$90.00 deposits, various other prizes which may include, but are not limited to: Chocolate Coins, Hats, Water bottles, Cheeseboards, Mugs, Hot Sauces, Dog Bowls, Dog Ball Throwers, Car Kits, Stickers, Keychains, Lip Balms. Sponsor may substitute a different prize of equal or higher value if necessary.
 - ii. GetOut Passes, one pair per branch.
- b) Frontier Credit Union is not responsible for lost, stolen, mutilated, destroyed, mis-delivered, illegible, incomplete or untimely entries. Frontier Credit Union is not responsible for typographical or other errors in the printing, the offering or the administration of the contest or in the announcement of a prize.
- c) Frontier Credit Union reserves the right to cancel, terminate or modify the Contest if it is not capable of completion as planned, including infection by computer virus, bugs, tampering, unauthorized intervention or technical or other failures of any sort. By participating in this Contest, participants agree to be bound by these Contest Rules, any modifications thereof, and by all other rules imposed by Sponsors.
- d) A credit union membership will not increase your chances of winning.
- e) Approximate value of Prizes are detailed below. Prizes are limited solely to the item explicitly set forth herein and shall not include any and all other merchandise, expenses, incidentals, taxes or other costs that may arise out of the winner's acceptance and use of Prizes. Prizes are not transferable and may not be substituted or redeemed for cash; provided, however, that Sponsor reserves the right to substitute a prize of equal or greater value in its sole discretion.
 - i. Scratch off tickets: One (1) \$900.00 deposit, Fifteen (15) \$90.00 deposits, A Frontier Credit Union account is required to collect a winning deposit. Multiple prizes valued between \$2.00 and \$40.00 include, but are not limited to: Chocolate Coins, Hats, Water bottles, Cheeseboards, Mugs, Hot Sauces, Dog Bowls, Dog Ball Throwers, Car Kits, Stickers, Keychains, Lip Balms. Sponsor may substitute a different prize of equal or higher value if necessary.
 - ii. GetOut Passes: One pair including two (2) Idaho GetOut Passes at an approximate retail value of \$259.90. This prize is non-transferable, non-cash redeemable, and limited to the items described, excluding incidental costs. Sponsor may substitute a different prize of equal or higher value if necessary.
- f) The Sponsor reserves the right to cancel, terminate or modify the Contest if it is not capable of completion as planned, including infection by computer virus, bugs, tampering, unauthorized intervention or technical or other failures of any sort, natural or man-made epidemic of health or other means, earthquake, explosion, labor dispute or activity, war (declared or undeclared), or any federal, state, or local government law, order, or regulation, public health crisis, order of any court of jurisdiction, or other cause not reasonably within Sponsor's control (each a "Force Majeure" event of occurrence).