

PROMOTION ADDENDUM | PERMANENT FUND DIVIDEND SWEEPSTAKES

This Addendum (“Promotion Addendum”) to the Credit Union 1 Master Official Rules (“Master Official Rules”) describes certain rules specific to the *2025 PFD Sweepstakes* and incorporates the Master Official Rules by reference. THIS ADDENDUM DOES NOT CONTAIN ALL OF THE RULES APPLICABLE TO THIS PROMOTION. TO REVIEW ALL APPLICABLE RULES, READ THIS ADDENDUM TOGETHER WITH THE MASTER OFFICIAL RULES. If there is a conflict between the Master Official Rules and the rules described in this Promotion Addendum, this Promotion Addendum shall control. Capitalized terms not defined herein shall have the meaning attributed to them in the Master Official Rules.

NO PURCHASE OR PAYMENT IS REQUIRED TO ENTER OR WIN. MAKING A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING.

ELIGIBILITY: In addition to the eligibility requirements outlined in the Master Official Rules, this promotion is open to all members of Credit Union 1 who are at least 18 years of age and legal residents of Alaska who qualify for a Permanent Fund Dividend (PFD). Participants who select Credit Union 1 as their choice for direct deposit of their PFD are automatically entered. The promotion is also open to those who use an alternate method of entry.

SWEEPSTAKES PERIOD: Sweepstakes begins January 1, 2025, and ends October 31, 2025, at 11:59 PM (“Sweepstakes Period”).

Sweepstakes Begins	Sweepstakes Ends	Winner Drawing
1/1/2025	10/31/2025	11/12/2025

HOW TO ENTER: To participate and enter this Sweepstakes, you (“Entrant”) must utilize either of the following methods of entry for this Sweepstakes. Sponsor will not accept entries that fail to follow the instructions outlined in this Promotion Addendum, and Sponsor is not responsible for failure to see or receive an entry.

(i) Receive Qualifying PFD Direct Deposit (Entry Method 1):

To participate and enter in the Sweepstakes, Entrant must:

1. Have or open a Credit Union 1 checking account or savings account and set up direct deposit for their 2025 Alaska Permanent Fund Dividend (PFD) to deposit into either type of their CU1 account by the end of the Sweepstakes Period (October 31, 2025).
2. Members must successfully deposit a 2025 Alaska Permanent Fund Dividend (PFD) via direct deposit from the State of Alaska into a CU1 account. The primary account holder of the selected account will receive the prize. Direct deposit of PFD must be posted by the State of Alaska at CU1 in October 2025.

(ii) Mail-In-Entry Or Entry Without Receiving Qualifying Direct Deposit (Alternate Method or Entry Method 2):

1. Eligible Participants who have not updated their direct deposit to Credit Union 1 during the Sweepstakes Period may enter by mailing a 3x5 card ("Mail-In Entry") labeled "2025 CU1 PFD Sweepstakes" with Entrant's complete name (no initials), valid e-mail address, street address (including zip code), and telephone number and mail it, with sufficient postage, to Credit Union 1, attn.: Marketing 1941 Abbott Rd, Anchorage, AK 99507. TO PROTECT YOUR PRIVACY, WE RECOMMEND YOU SEND THE 3x5 CARD IN AN ENVELOPE. Limit of one (1) Mail-In Entry per Eligible Participant. All mail-in entries must be postmarked October 31, 2025, and received no later than November 7, 2025, to be eligible for the Sweepstakes drawing. Proof of mailing does not constitute proof of delivery. Mail-In-Entries must be legibly hand-written. Mail-In-Entries received without a verifiable and legible return address will be deemed incomplete and invalid.

Multiple PFD deposits into one account, or multiple entries in the name of any one individual, count as one entry.

ODDS: Odds of winning will depend upon the total number of entries received during the Entry Period.

SELECTION OF WINNER(S): Winner selection is at the sole discretion of the Sponsor. For this Sweepstakes, Sponsor will randomly select five (5) Winners from all eligible entries in the Sweepstakes Period. Sponsor will also randomly select one (1) Winner out of the group of five (5) for the grand prize.

NOTIFICATION: Each potential Winner will be notified at the e-mail address and/or telephone number (in the sole discretion of the Sponsor) (the "Prize Notification") associated with their Credit Union 1 account. If any potential Winner does not respond to any such Prize Notification within 48 hours of the time of initial attempted Prize Notification or declines the Prize for any reason, a disqualification will result, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential Winner may be selected from among all remaining eligible entries.

PRIZE(S):

- (i) Selected Entrants will receive their PFD amount (determined and disbursed by the State of Alaska) multiplied by three (3), with a maximum value of \$11,700. Prizes may not be substituted. Sponsor will deposit up to \$11,700 in the Credit Union 1 Account of the five (5) Selected Entrants.
- (ii) From the five (5) Selected Entrants, Sponsor will randomly select one (1) Winner of the Grand Prize to receive an Alaska Airlines Gift Certificate in the amount of \$2750, in addition to the tripled PFD amount up to \$11,700, sent to them via their preferred method of either email or print within 72 hours of confirmation of prize acceptance.

Example 1: A Selected Entrant receives their PFD direct deposited into their CU1 Account

in the amount of \$1,100. The prize awarded would be calculated as: $\$1,100 \times 3 = \$3,300$.

Example 2: A Selected Entrant receives their PFD direct deposited into their CU1 Account in the amount of \$4,000. The prize awarded would be \$11,700 as this is the maximum limit for the prize.

The name of the winners will be available at the termination of the contest at any CU1 location or online.

Entry and acceptance of prize constitutes permission to use the winner's name and likeness for purposes of advertising and promotion on behalf of CU1 without further compensation.