



OFFICIAL CONTEST AND SWEEPSTAKE RULES

Auto Refinance Sweepstake

1. HOW TO ENTER. NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. Kirtland CU's Auto Refinance Sweepstake promotion begins October 1, 2025 and ends November 30, 2025 (the "promotion period"). There are two ways to enter:

- a) You will be automatically entered into the drawing if you: qualify for and refinance an existing external automobile loan not currently held by Kirtland Credit Union with Kirtland Credit Union during the Promotion Period. Your membership must also be in good standing, as follows, and all must be met to qualify: Must be current on debt (no loans past due), must have a minimum par share in the Main Share account (\$5 per person), no accounts in the negative, and no outstanding fees owed to the credit union.
- b) Alternatively, hand print your complete name, address, age, daytime/evening phone numbers, email address, and send to Auto Refinance Entry, Marketing Kirtland CU, PO Box 80570, Albuquerque, NM 87198. Entries must be handwritten and legible. Illegible entries will be void. Must be postmarked by November 15, 2025 and received by November 30, 2025.

Limit One Entry Per Person

2. ELIGIBILITY. The drawing is open to individuals 18 years of age or older who qualify under these rules. Staff, Board of Directors and their families are not eligible for this drawing.

3. PRIZES. One winner will receive up to \$1,000 directly applied to the principal balance of the auto refinance loan established during the promotion period. If the principal loan balance is less than \$1,000, the current balance will be paid and the rest of the winnings will be forfeited. The winner must have applied for an auto refinance loan on or before November 30, 2025, and funded before December 31, 2025, to qualify for and claim the prize. The winner will not receive cash; no substitutions or transfer of prizes are permitted. Odds of winning are dependent on the number of eligible entries received. The winner is responsible for all applicable federal, state, and local taxes.

4. SELECTION OF WINNER. Winner will be selected in a random drawing from all eligible entries on or about January 2, 2026, by the Credit Union, whose decision is final. Winner will be notified by mail, email, or telephone within 30 days. If prize notification is returned as undeliverable or the winner cannot be located or does not respond by the deadline date, an alternative winner will be selected.

5. CONDITIONS. The drawing is void where prohibited or restricted by law and is subject to all federal, state and local laws and regulations. Winner agrees to the use of their name and likeness in publicity without notice or any additional compensation, except where prohibited by law. By entering this promotion, each entrant releases Kirtland Credit Union and its respective directors, officers, employees, agents, and subsidiaries from any and all liability, claims, causes of action, suits, and demands arising from or in connection with its lawful actions in conducting the promotion.

Kirtland Credit Union reserves the right, in its sole discretion, to cancel or suspend this promotion, in its entirety or in part, should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond Kirtland Credit Union's control corrupt the administration, security, fairness, integrity or proper play of the promotion.

6. SPONSOR. Kirtland Federal Credit Union, PO Box 80570, Albuquerque, NM 87198. To request a list of winners, mail a stamped, self-addressed envelope after the promotion period to: Kirtland Credit Union, c/o Marketing Department, PO Box 80570, Albuquerque, NM 87198.