



OFFICIAL CONTEST AND SWEEPSTAKE RULES

MaxQ Grand Opening Sweepstake

- 1. HOW TO ENTER.** NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. Kirtland CU's MaxQ promotion begins October 1, 2025, and ends October 31, 2025 (the "promotion period").

You will be entered into the drawing if you join Kirtland Credit Union between October 1, 2025 and October 31, 2025. Entry into the drawing will be automatic upon establishment of a new membership (opening of a Main Share account with a deposit of the \$5 per signer required minimum par share) and confirmation that the signers on the new membership have no other membership/accounts open prior to October 31, 2025.

If you do not wish to be entered into the drawing, simply ask our Representative opening your membership/account not to place your information in the drawing or decline the prize if you are declared a winner.

- 2. ELIGIBILITY.** The drawing is open to individuals 18 years of age or older who qualify under these rules. Kirtland CU Staff, Volunteers, and their families are not eligible. Kirtland CU members who joined Kirtland CU before October 1, 2025, are not eligible to participate in this sweepstakes.
- 3. PRIZES.** At the end of the promotional period, three winners will be selected. First prize is (1) 6-month share certificate worth \$2,500. Second and Third prizes are (1) 3-month share certificate worth \$1,500 each. The rate for each share certificate will be the published rate in effect for the applicable term and amount of the share certificate on the day the share certificate is established. The prizes will be subject to standard share certificate terms and conditions provided by receipt and disclosure upon establishment of the share certificate.

The winner will not receive cash. No substitution or transfer of prizes is permitted. The winner is responsible for all applicable federal, state, and local taxes. The odds of winning are dependent on the number of eligible entries received.

- 4. SELECTION OF WINNER.** The Credit Union, whose decision is final, will select winners in a random drawing from all eligible entries on or about November 30, 2025. The winner will be notified by mail, email, or telephone within 30 days. If the prize notification is returned as undeliverable, the winner cannot be located, or the winner does not respond by the deadline date, an alternative winner will be selected. If there are no qualifying entries, there will be no winner.
- 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 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.