



OFFICIAL CONTEST AND SWEEPSTAKE RULES

MONEY EDU REGISTRATION SWEEPSTAKE

1. HOW TO ENTER. NO PURCHASE NECESSARY TO ENTER. A PURCHASE DOES NOT IMPROVE YOUR CHANCES OF WINNING. Kirtland CU's MoneyEdu Registration Sweepstake begins August 8, 2023, and ends September 29, 2023 (the "Promotion Period"). There are two ways to enter:

1. You will be entered into the drawing if you: register for a new MoneyEdu account by visiting <https://www.moneyedu.org/public/welcome.cfm?code=KFCU>.
2. Alternatively, hand print your complete name, address, age, daytime/evening phone numbers, email address, and send it to MoneyEdu Sweepstake 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 September 20, 2023, and received by September 28, 2023.

One Entry Per Person.

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

3. PRIZES. Contest winners will receive one of eight Kirtland-branded Yeti tumblers. The prize is provided by Kirtland Credit Union. Winners will not receive cash – no substitutions by winners are permitted. The odds of winning are dependent on the number of eligible entries received. No substitution or transfer of prizes is permitted. The winners are responsible for all applicable federal, state, and local taxes. If an individual winner lives greater than 50 miles from a Kirtland CU branch, we will ship the prize to the said winner.

4. SELECTION OF WINNERS. Winners will be selected in a random drawing from all eligible entries weekly during the contest dates. The decision of the winners by the Credit Union is final. Winners will be notified by mail, email, or telephone within 30 days. If the prize notification is returned as undeliverable, or the winner cannot be located or does not respond by the deadline, 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. Entry into this contest grants permission for Kirtland Credit Union to send the registrant promotional materials via email and direct mail.

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.