SOUTH CAROLINA FEDERAL CREDIT UNION®

OFFICIAL GUIDELINES – Irby Shred Event $100 Mastercard Gift Card Giveaway

No purchase is necessary. Limit one entry per individual.

1. **Prize Giveaway:**

   One randomly selected individual will win one $100 MasterCard Gift Card. Prizes are awarded with no warranty or guarantee, either express or implied, by Sponsor. No substitution or transfer of prize permitted by winner. South Carolina Federal Credit Union (Sponsor) reserves the right to substitute a prize of equal or greater value.

2. **Eligibility for Giveaway:**

   - Participation is limited to U.S. residents.
   - Must be 18 years or older to enter.
   - Must be eligible for membership with Sponsor.
   - Any Sponsor account owner in good standing which is defined as, but not limited to, the following at the time of prize giveaway:
     1. Positive balance in all share accounts
     2. No past due loans or collections on any share or loan account
     3. No credit union restrictions on individual applicants
     4. Must comply with Sponsor's account requirements
   - Employees of Sponsor and its affiliates, volunteers and their immediate family members may not participate. "Immediate family member" includes spouses; dependents; siblings; parents; biological or adoptive or stepfather, mother, brother, sister, son, or daughter, and each of their respective spouses; or individuals who reside in the same household, whether related or not.

3. **Entry:**

   Entry for this prize promotion is based upon filling out an entry form when visiting the South Carolina Federal Irby shred event on May 15, 2027. Only one entry per person. Purchasing or signing up for any services will not increase chances of winning. Odds of winning depend on number of entries received. By submitting any entry, you agree to be bound by these Official Guidelines.

   Alternative method of entry: If you do not wish to participate in the Irby shred event, you can provide a completed entry form or mail a postcard with your first name, last name, phone number, email address, city, state and zip code to financial center staff or mail to South Carolina Federal Credit Union, Attn: Marketing, PO Box 190012, North Charleston, SC 29419-9012. One entry per person. Any additional entries by the same person for this prize promotion will be void, and all submissions made by that person will be void. Postcards and entry forms must be received prior to May 15, 2027, to be entered into giveaway. Proof of mailing does not constitute proof of delivery or receipt. Sponsor is not responsible for lost, late, incomplete, incorrect, illegible, misdirected, damaged, postage-due, or illegible entries or mail. If a write-in entry or postcard is drawn, but judges are unable to determine the winner because of illegible writing, that entry or postcard will be

disqualified. No copies, mechanical reproductions, metered mail, or other mechanical or automated means of entry will be accepted.

By entering this sweepstakes, you accept and agree to these Official Rules and the decisions of Sponsor, which shall be final in all matters. By entering this sweepstakes, you waive all right to, and hold harmless Sponsor and its officers, directors, employees and agents from, any and all claims, actions, liabilities, losses, demands, damages (including punitive, incidental, and consequential damages), or expenses (including attorneys' fees) arising out of or in connection with participation in this sweepstakes or the acceptance, use, or misuse of any prize. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All entries become the property of Sponsor and will not be returned to you or acknowledged by Sponsor.

Sponsor will not be responsible for lost, late, or misdirected prize notices; or any typographical, or other error in the printing of the offer, administration of the sweepstakes, or announcement of the prize[s]. In the event of any such error, Sponsor reserves the right to cancel or modify this sweepstakes in a manner deemed appropriate by Sponsor, at Sponsor's sole discretion.

4. **Disqualification:**

   At Sponsor's sole discretion, Sponsor reserves the right to disqualify any individual or participant who has tampered, disrupted, or undermined the legitimacy of the sweepstakes. Sponsor reserves the right to disqualify any participant who acts in any manner that is disruptive, not fair or equitable, or harasses other participants or Sponsor.

5. **Notification:**

   The winner will be notified by 5.21.27 by phone number associated with the winner's account number or entry form (non-member). If the winner does not contact Sponsor **within two business days of being notified**, the prize will be forfeited, and an alternate winner will be selected. Winner(s) must sign and return any required Gift Acceptance and Photo/Video Release Form within 3 days. Failure to sign and return the form within the applicable time period will result in forfeiture of the prize and Sponsor shall have the option, but not the obligation, to award the prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain unawarded.

6. **Release of Claims:**

   Any winner, and members of any winner's household, relatives and persons who use any prize awarded by Sponsor, and such persons' heirs, assigns, executors, and administrators release and exempt Sponsor and its officers, directors, employees and agents from any and all claims, actions, liabilities, losses, expenses, demands, and damages which they have now or anytime in the future arising from the use of the giveaway awarded. Recipients release all parties from any of the above-mentioned liabilities. This offer is void where prohibited by law. All federal, state, and local laws and

regulations apply. Giveaway winners are responsible for all federal, state, local or other taxes or assessments that may be associated with or imposed upon the winner, and may be issued an IRS 1099 Form, depending on value of prize.

7. Participation:

By accepting the prize, the winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without additional compensation or right of approval. The names may be posted at all Sponsor financial centers and may be published in the Sponsor's newsletter and other information resources (including the Sponsor's website and social media). To obtain a list of prize winners available after June 11, 2027, send a self-addressed, stamped envelope to South Carolina Federal Credit Union, Attn: Marketing, PO Box 190012, North Charleston, SC 29419-9012. By participating, entrants agree to be bound by these Official Guidelines. These official guidelines are subject to change without notice.

8. Invalidity

If any provision in these Official Rules is determined to be unenforceable, invalid, or illegal, these Official Rules should otherwise remain in effect and shall be construed in accordance with their terms as if the unenforceable, invalid, or illegal terms were not contained herein. In the event of any discrepancies between the terms in these Official Rules and any other materials regarding this sweepstakes, the terms of these Official Rules shall prevail.

9. **Choice of Law and Forum**:

You agree that all matters arising out of or relating to this sweepstakes and these Official Rules are governed by, and construed in accordance with, the laws of South Carolina, without giving effect to any of its conflict of laws provisions thereof. You further agree that any legal suit, action, or proceeding arising out of or relating to this sweepstakes and these Official Rules shall be brought exclusively in the applicable federal or state courts located in North Charleston, South Carolina.

Sponsored by South Carolina Federal Credit Union
PO Box 190012
North Charleston, SC 29419-9012