

South Carolina Federal Credit Union® Sweepstakes
Official Rules ("Rules")

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

PIN-based Debit, Business Card, and International Card Transactions Are Not Eligible For Automatic Entry In This Sweeps (defined below).

All Disputes Will Be Resolved Solely By Binding Arbitration and Entrants Waive The Ability To Bring Claims In A Class Action Format.

For the purpose of this Sweeps: (1) all entries, whether submitted by using an eligible Mastercard card as described below or by alternate means of entry (*i.e.*, mail-in method of entry), have an equal chance of winning; and (2) use requires signature-based purchase transactions initiated by a South Carolina Federal Credit Union® Mastercard® debit card or credit card (each, an **"Eligible Card"**), as described below.

Eligibility: The South Carolina Federal Credit Union® Sweepstakes (**"Sweeps"**) is open only to individuals who are at the time/date of entry: (i) legal permanent residents of and physically located in one (1) of the fifty (50) U.S. (including D.C.); (ii) who have reached the legal age of majority in their state/jurisdiction of residence (which is eighteen (18) years of age in most states, but is nineteen (19) years of age in Alabama and Nebraska and twenty-one (21) years of age in Mississippi); and (iii) account in good standing (defined below). Void in U.S. Territories, including Guam, Puerto Rico and where prohibited by law. Employees, officers and directors of South Carolina Federal Credit Union (**"Sponsor"**), Mastercard International Incorporated (**"Mastercard"**), teamDigital Promotions, Inc. (**"Administrator"**), and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and their immediate family members (*i.e.*, spouses, parents, grandparents, children, grandchildren, and siblings and each of their respective spouses), and/or those living at the same physical address (**"household"**) (*i.e.*, people who share the same residence at least three (3) months a year, whether legally related or not) of any of the foregoing are not eligible to enter or win a prize in this Sweeps. Sponsor, Mastercard, Administrator and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers and advertising/promotion agencies are each a **"Released Party"** and shall hereinafter collectively be referred to as the **"Released Parties"**.

Promotion Period and Entry Periods: The Sweeps begins at 12:00:01 AM Central Time (**"CT"**) on 9/1/26 and ends at 11:59:59 PM CT on 10/15/26 (**"Promo Period"**), and consists of seven (7) separate, independent entry periods (each, an **"Entry Period"**), that includes six (6) separate, independent weekly entry periods (each, a **"Weekly Period"**), and one (1) grand prize entry period (the **"Grand Prize Period"**) as outlined in the chart below.

How to Enter: There are two (2) methods of entry in this Sweeps as follows:

- 1) **To enter this Sweeps using your Eligible Card** – you will automatically receive one (1) entry into the applicable Weekly Period and Grand Prize Period drawings outlined below each time you use your Eligible Card to make a signature-based purchase transaction during the Promo Period. Each entry will be entered into the appropriate Weekly Period and Grand Prize Period drawing during which the transaction was made. For the purpose of this Sweeps, a signature-based

purchase transaction is a transaction that is processed as a credit transaction, where no PIN is required at the point of sale. Purchase transactions involving account adjustment transactions/returns, PIN-based debit transactions, business card transactions, international transactions, late payment fees, over-limit or over-draft transactions or fees, return check fees, check re-order fees, ATM transactions or fees, cash advances or other transactions requiring a PIN for completion, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from cards other than an Eligible Card, including business cards, international cards, or from transactions that require a PIN for completion (*e.g.*, cash advances), are void. Entries from unauthorized Eligible Card use or purchases made with lost, stolen, or fraudulent cards are void. Only signature-purchase transactions made with an Eligible Card (as detailed above) for an account that is in good standing (both at time of entry and winner selection) and issued by Sponsor in the U.S. to an identifiable Eligible Card-holder (as set forth herein), and that are processed and submitted through Mastercard's U.S. transaction processing system during the Promo Period are eligible for automatic entry. Any Sponsor account owner must be in good standing which is defined, but not limited to the following at the time of prize fulfillment: (i) positive balance in all share accounts and joint accounts; (ii) no past due loans or collections of any share or loan accounts; (iii) no credit union restrictions on individual applicant; and (iv) must comply with Sponsor's account requirements; or

- 2) **To enter the Sweeps by mail without making a purchase or using an Eligible Card** - you may receive one (1) entry into the applicable Weekly Period and Grand Prize Period by hand printing your full name, complete mailing address, telephone number, email address, date of birth and the words "South Carolina Federal Credit Union Sweepstakes" on a plain 3" x 5" piece of paper and mailing it in a sealed, stamped and hand printed #10 envelope to: South Carolina Federal Credit Union Sweepstakes, 211 Greenwood Ave. 2-2, Promo 528, Bethel, CT 06801. Enter as often as you wish by mail, but each entry must be mailed separately, postmarked by the applicable postmark deadline and received by the applicable mail-in deadline to be eligible for each Weekly Period or Grand Prize Period (as set forth in the chart below). Entries not following format requirements will be void.

There is no limit to the number of entries an eligible individual may receive during the Promo Period (regardless of entry method chosen). No photocopied, computer-generated facsimiles, mechanically reproduced, or mass entries permitted, and any entries received by such means are void. All entries become property of Sponsor and will not be acknowledged or returned. Sponsor and the other Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, delayed, garbled, damaged, inaccurate, stolen, postage-due, or mutilated entries or mail; theft, destruction or unauthorized access to, or alteration of, entries; defect or delay in transmission, transaction processing, interrupted or unavailable network, server, wireless service provider or other connections; any error, omission, interruption, defect or delay in transmission, third-party transaction classification, transaction processing, or communication; traffic congestion on the Internet or any technical problem, including, but not limited to, any injury or damage to an entrant's or any other person's computer related to or resulting from Sweeps participation, technical or mechanical malfunctions; failures or malfunctions of phones (including wireless phones/handsets), phone lines, cellular equipment towers or telephone systems; interrupted or unavailable network, server or other connections; errors or omissions in these Rules, in any Sweeps-related advertisements or other materials; and any other errors or problems in

connection with this Sweeps, including, without limitation, errors or problems in connection with the administration of the Sweeps, the processing of entries, in the selection or announcement of the winners or in awarding of the prize; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. No software-generated, robotic, programmed, script, macro, artificial intelligence generated, or other automated entries are permitted, and any entries received by such means will be void. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

Entry Periods and Selection of Winners/Odds: The below listed prizes will be awarded in individual random drawings among all entries received for a total of seven (7) drawings (*six (6) Weekly Period drawings and one (1) Grand Prize drawing at the conclusion of the Promo Period, as set forth in the chart below*). Drawings for each Entry Period will be conducted by Administrator on the drawing dates set forth in the chart below. All decisions of Sponsor and Administrator will be final and binding in all matters relating to this Sweeps. **Non-winning entries received for one (1) Weekly Period drawing will not carry forward to subsequent Weekly Period drawings. However, all non-winning entries received for Weekly Period 1 through Weekly Period 6 will be included in the Grand Prize Period drawing.** Odds of winning a Weekly Period prize will depend on the total number of entries received for each applicable Weekly Period. Odds of winning the Grand Prize will depend on the total number of entries received during the Grand Prize Period.

Entry Period	Entry Period Transactions <i>(beginning 12:00:01 AM CT and ending 11:59:59 PM CT)</i>	Postmark Deadline	Mail-In Receipt Deadline	Drawing Date
Weekly Period 1	9/1/26 – 9/7/26	9/8/26	9/15/26	9/22/26
Weekly Period 2	9/8/26 – 9/14/26	9/15/26	9/22/26	9/29/26
Weekly Period 3	9/15/26 – 9/21/26	9/22/26	9/29/26	10/6/26
Weekly Period 4	9/22/26 – 9/28/26	9/29/26	10/6/26	10/13/26
Weekly Period 5	9/29/26 – 10/5/26	10/6/26	10/13/26	10/20/26
Weekly Period 6	10/6/26 – 10/15/26	10/16/26	10/23/26	10/30/26
Grand Prize Period	9/1/26 – 10/15/26	10/16/26	10/23/26	10/30/26

The potential prize winners will be notified by Administrator via telephone, email and/or mail (method selected in Administrator's discretion). Subject to verification of eligibility and compliance with these Rules, the potential winners will be declared the official winners of the Sweeps. In the event that a potential winner is selected via an Eligible Card transaction (purchase), the prize will be awarded to the individual named on the Eligible Card that is used to transact the winning entry (as determined by Sponsor's account records and subject to Sponsor's timely identification of the account holder). If awarding of a prize is not feasible after Administrator's good faith effort to obtain account holder contact information from the Sponsor, prize will be forfeited and an alternate winner may be selected by random drawing from among all remaining entries received during the applicable Entry Period. The Released Parties are not responsible for false, incorrect, changed, incomplete or illegible contact

information. The Released Parties shall have no liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason.

Prizes: A total of seven (7) prizes will be awarded in this Sweeps. Federal, state and local taxes and all other expenses not specified herein are each winner's sole responsibility. The ARV (defined below) of the prizes is based on available information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law. The ARV of each prize represents Sponsor's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded. Each potential winner may be required to provide Sponsor with a valid Social Security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of each winner for the actual value of the prizes received. Unclaimed prizes will be forfeited. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen prize(s) or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Released Parties will have no further obligation with respect to that prize or portion of the prize. Mastercard Prepaid® card restrictions apply: <https://prepaidcardtermsandconditions.com>. Entrants may win **one (1) Weekly Period prize** across all Weekly Periods, but once they have won a Weekly Period prize, they are no longer eligible to win any additional Weekly Period prizes. Even if an entrant has won a Weekly Period prize, entrant may also win **one (1) Grand Prize**.

Weekly Prizing (six (6) total Weekly Prize winners): Each Weekly Period, one (1) winner will each receive \$2,500 worth of Mastercard Prepaid® cards (**approximate retail value ("ARV") of each Weekly Period prize = \$2,500**).

Grand Prize (one (1) Grand Prize winner): One (1) "Grand Prize" winner will receive \$10,000 in the form of a check ("Grand Prize") (**ARV of Grand Prize = \$10,000**).

TOTAL ARV OF ALL PRIZES TO BE AWARDED IN THIS SWEEPS: \$25,000.

Privacy: Your use of your Eligible Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to enter and participate in this Sweeps and your consent for Sponsor, Mastercard and Administrator to obtain, use and transfer your full name, Eligible Card number, email address, home and mailing addresses and phone number and other information provided by entrants in connection with this Sweeps (collectively, "**Sweeps Data**") for the purpose of administering this Sweeps, awarding the prizes and to comply with applicable legal requirements. For information regarding Sponsor's privacy practices visit: <https://www.scfederal.org/privacy>. Any information an entrant provides may be used to communicate with an entrant in relation to this Sweeps or on a Sweeps winner's list. For automatic entries through use of an Eligible Card, Mastercard (or Administrator on Mastercard's behalf) may obtain the applicable Eligible Card account holder's personal contact information (e.g., name, home and mailing addresses, email address, phone number) from Sponsor in order to award prizes.

Sponsor and/or Mastercard may elect to send email marketing communications to its Eligible Cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time and free of charge, choose not to receive any of those email communications by clicking on the

unsubscribe link within the email. Opting out of receiving email communications from Sponsor or Mastercard will not preclude a consumer from winning. Opting out of receiving marketing communications does not opt you out of receiving servicing/transactional emails related to your account with Sponsor and/or Mastercard.

Except where prohibited by law, acceptance of a prize constitutes each winner's irrevocable consent to the Released Parties', and each of their respective agents', successors', assigns' and other designees' use of each winner's name, likeness, social media posts/handles, photograph, voice, statements, opinions, biographical information, prize and/or state/city of residence for advertising and promotional and publicity purposes in any and all media or formats, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prizes to the winners. You may be required to sign a document confirming your consent to this effect. Failure to complete required consent documentation may result in forfeiture of prize. The Released Parties are not responsible for late, lost, stolen, illegible, incomplete, misdirected, delayed, garbled, damaged, inaccurate or undelivered emails, entries, theft, destruction or unauthorized access to, or alteration of Sweeps Data, defect/delay in transmission or communication, including, but not limited to, recording failures, or for telephonic, human or computer failures, problems or errors, interruptions in service leveraged to create an entry, whether due to system upgrades, repairs, modifications or other causes, defect or delay in transmission, connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, recording/filming systems, electronic equipment, computer hardware or software failures, inaccurate entry information, traffic congestion on the internet, technical or mechanical malfunctions, or other malfunctions, errors or delays, whether caused by equipment, programming, human error, acts of God or otherwise relating to or in connection with the Sweeps, including, without limitation, errors which may occur in connection with the administration of the Sweeps, the processing of entries, Sweeps Data processing, the announcement of prizes and winners, the cancellation or postponement of the Sweeps, for any injury or damage to an entrant's or any other person's computer or other device relating to or resulting from participation in this Sweeps, or for printing, typographical, human or other errors appearing in these Rules, in any Sweeps advertisements or other materials.

Limitation of Liability: BY ENTERING THE SWEEPS, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPS, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, INDIRECT, EXEMPLARY, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, REGARDLESS OF THE FORM OF THE ACTION OR THE THEORY OF RECOVERY, EVEN IF THE RELEASED PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF THOSE DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME

JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

Choice of Law: All issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, or the rights and obligations of an entrant and the Released Parties in connection with the Sweeps, shall be governed by, and construed in accordance with, the substantive laws of the State of South Carolina, USA, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other state's law.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweeps, entrant agrees that: (1) any and all disputes and causes of action arising out of or connected with this Sweeps, or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held in Charleston County, South Carolina; (2) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. In arbitration, there is no judge or jury, and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The federal or state law that applies to these Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in Charleston County, South Carolina. The Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of any entrant or any other individual (including legal counsel) to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court. In the event there is a discrepancy or inconsistency between an arbitration provision contained in any eligible Card terms and conditions, and the terms and conditions of these Rules, these Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, and then for a prize (or applicable portion) of equal or greater value. Each potential prize winner may be required to notify Administrator of prize acceptance by returning an executed and notarized Affidavit of Eligibility, Liability Release and (where legal) Publicity Release (collectively, "**Prize Claim Documents**") within five (5) business days of issuance of notification or other time period determined by Sponsor, and the other Released Parties, in their sole discretion. If any potential winner fails or refuses to sign and return all Prize Claim Documents within five (5) business days of prize notification, or within another time period determined by Administrator, or the other Released Parties, in their sole discretion, such potential winner will be automatically disqualified. Potential winners may also be required to submit to a confidential background check to confirm eligibility and ensure such person, or the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring the Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Released Parties as determined by Sponsor, or the other Released Parties, in their sole discretion, and, in such event, the winner's prize may be forfeited. Non-compliance

with any of the foregoing may result in disqualification and awarding of a prize to an alternate potential winner, if time permits. If any prize or prize notification letter and/or email is returned as undeliverable or the prize is declined for any reason, the potential winner will be disqualified and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be selected by random drawing from among all remaining Sweeps entries. Should a potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to that potential winner and an alternate potential winner may be randomly selected from among all remaining Sweeps entries, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants acknowledge they have read, understand and agree to be bound by these Rules and agree that the Released Parties, and each of their respective designees and assigns and all of their respective officers, directors, employees, shareholders, representatives, agents, and the franchisees of any of them, shall have no liability and an entrant will defend, indemnify and hold harmless the Released Parties from and against any liability, loss, injury, or damage of any kind (including attorneys' fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) an entrant's participation/entry into the Sweeps; (ii) any materials he or she may submit in connection herewith; (iii) the acceptance, possession, use or misuse of a prize (or portion thereof) or participation in any activities associated with the Sweeps or any prize (or portion thereof) awarded in connection herewith; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweeps activity and/or prize. The Released Parties are not responsible for the actions of entrants in connection with the Sweeps, including entrants' attempts to circumvent these Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweeps. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps and to amend, modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human or artificial intelligence intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps and, in the case of termination, at its discretion, select the potential winners via a random drawing from among all eligible, non-suspect entries received before the event that required such termination. In the event Sponsor or Administrator is prevented from continuing with the Sweeps by any event beyond its control, including, but not limited to, fire, flood, epidemic, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, large-scale illness, terrorist threat or activity, war (declared or undeclared), interference with the Sweeps by any party, or any federal, state or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's, Mastercard's and/or Administrator's control (each, a "**Force Majeure**" event or occurrence), Sponsor shall have the right to amend, modify, suspend or terminate the Sweeps or any prize. Sponsor may decide to postpone drawing dates and other deadlines herein or terminate the Sweeps early. In the event the Sweeps is terminated early, Sponsor shall immediately suspend all drawing and prize awards, and Sponsor reserves the right to award any remaining prizes (up to the total ARV as set forth in these Rules) in a manner deemed fair and equitable by Sponsor. Sponsor shall not have any further liability to any entrant in connection with the Sweeps. Sponsor and Administrator

additionally reserve the right, in their sole and absolute discretion: (a) to amend, modify, suspend or terminate the Sweeps should a Force Majeure event corrupt or interfere with the administration, integrity, operation, security or proper play of the Sweeps; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweeps; (ii) acting in violation of these Rules; or (iii) acting in an un-sportsmanlike manner. CAUTION: Any attempt to undermine the legitimate operation of this Sweeps is a violation of criminal and civil laws and should such an attempt be made, Sponsor and the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law. The Sweeps and all prizes are provided "as is" and the Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof) and disclaim any implied warranty. Some jurisdictions do not allow the disclaimer of implied or other warranties so the above disclaimer may not apply to you to the extent such jurisdictions law is applicable to you and these Rules. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations (collectively, "**Suppliers**") as a part of the prizes provided in connection with the Sweeps; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors; (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers; (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties; and (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor's or any other Released Party's failure to enforce any term of these Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Rules will not affect the validity or enforceability of any other provision and Sponsor's or any other Released Party's waiver of any provision of these Rules shall not constitute a waiver of any other provision. In the event that any provision of these Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor and Administrator additionally reserve the right, in their sole and absolute discretion to amend, modify, suspend or terminate the Sweeps should any provision of these Rules are determined to be invalid or otherwise unenforceable or illegal. Entrants agree to waive any rights to claim ambiguity of these Rules. Sponsor reserves the right to disqualify entrants who fail to follow these Rules or who make any misrepresentations relative to the Sweeps and redemption of a prize. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the Sweeps documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, and the terms and conditions of these Rules, these Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

Winners' Names: For the winners' names, send a self-addressed, stamped envelope to be received by 1/22/27 to: South Carolina Federal Credit Union Sweepstakes Winners List, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801.

All third-party trademarks belong to their respective owners.

The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements or the Sweeps.

Sponsor: South Carolina Federal Credit Union, Attn: Marketing, PO Box 190012, North Charleston, SC 29419-9012

Administrator: teamDigital Promotions, Inc., 6 Berkshire Blvd., Bethel, CT 06801, www.teamDigital.com.