

Contest Rules – 2025 Ascentra Credit Union Credit Card Contest

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING.

SWEEPSTAKES DESCRIPTION: The 2025 Ascentra Credit Union Credit Card Contest (“Sweepstakes”) is offered in all 50 states and begins at 12:00 AM Central Time (“CT”) on 04/01/2025 and ends at 11:59 PM CT on 05/14/2025 (“Sweepstakes Period”).

SPONSOR: Ascentra Credit Union, 2019 Grant Street, Bettendorf, Iowa 52722

ELIGIBILITY: The Sweepstakes Area includes all 50 states and to those who are at least eighteen (18) years of age or older as of date of entry (“Entrant”). Employees (and the immediate families [spouses and parents, in-laws, siblings and children and their respective spouses, regardless of where they reside] and members of the same household of such employees, whether or not related) of Ascentra Credit Union (“Sponsor”) and their respective parents, divisions, affiliates, dealers, subsidiaries and advertising and promotion agencies and companies involved in the implementation and execution of the Sweepstakes (collectively, the “Sweepstakes Entities”) are not eligible to enter. Sweepstakes is void where prohibited.

AGREEMENT TO THE OFFICIAL RULES: By participating in the Sweepstakes, each Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

HOW TO ENTER: To enter the Sweepstakes, visit <https://www.ascentra.org/new-cards> (“Website”) during the Sweepstakes Period, answer three multiple choice questions, and complete the online entry form with the required contact information (“Entry”) and submit the completed Entry as directed. One entry per person, per valid email address allowed. ALL ONLINE ENTRIES MUST BE SUBMITTED BY 11:59 PM CT on 05/14/2025. In the event of a dispute, Entries will be deemed made by the authorized account holder of the email address submitted at the time of Entry. The authorized account holder is the natural person who is assigned to the email address by an internet access provider, online service provider or other organization that is responsible for assigning email addresses, or the domain associated with the submitted email address. Any potential winner may be required to show proof of being the authorized account holder. Entries that are incomplete or corrupted are void.

WINNER SELECTION AND VERIFICATION: One (1) winner will be selected from all eligible entries. The potential winners will be selected in a random drawing conducted on or about 05/15/2025 from among all eligible Entries received. Potential winners will be contacted by phone and/or email. If a potential winner cannot be contacted or if he/she is otherwise ineligible to receive the prize, an alternate will be selected in his/her place. If the Grand Prize remains un-awarded after three (3) attempts to reach winner, that Prize will not be awarded. Except where prohibited by law, acceptance of prize constitutes permission for Sponsor to use winner’s name, hometown, likeness, statements and other personally identifiable information for promotional, advertising and marketing purposes in any media throughout the world without additional prize, incentive, consideration, consent or review. Odds of winning depend on the number of eligible Entries received.

ONE (1) GRAND PRIZE: \$500 cash prize. Potential winner can claim their prize via a \$500 cashier's check mailed to their current address provided by the winner, a \$500 deposit into their Ascentra Credit Union account or picking up their \$500 cash prize in person at Ascentra Credit Union's Home Office located at 2019 Grant Street Bettendorf, IA 52722. Any prize not claimed by 05/31/2025 shall be forfeited.

GENERAL PRIZE RESTRICTIONS: Winner will be responsible for all applicable taxes (not limited to federal, state, local and/or income) on all aspects of prizes won and will be required to provide their Social Security number or tax ID for tax reporting purposes as Sponsor will file an IRS Form 1099 with the Internal Revenue Service for the fair market value of any prize awarded and accepted. Prize may not be transferred or assigned. No cash or other substitution may be made, except by the Sponsor, who reserves the right to substitute the prize in whole or in part with another prize of comparable or greater value if the intended prize is not available for any reason as determined by the Sponsor in its sole discretion. In the event that the prize winner is disqualified for any reason, that prize will be forfeited and maybe awarded to an alternate at the Sponsor's sole discretion.

GENERAL CONDITIONS / RELEASE: By participating, Entrants release Sweepstakes Entities, their respective directors, officers, agents and employees from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation, including the unauthorized or illegal access to personally identifiable or sensitive information or the acceptance, possession, use or misuse of the prize; and acknowledge that said parties have neither made nor are in any manner responsible or liable for any warranty representation or guarantee, expressed or implied, in fact or in law, relative to a prize, including but not limited to the prize quality. Neither Sweepstakes Entities nor any service providers are responsible for incorrect or inaccurate transcription of Entry information, or for any human or other error, technical malfunctions, lost/delayed data or voice transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or Web site or to complete a telephone call or facsimile transaction, or any other error or malfunction, or late, lost or misdirected mail, or any injury or damage to participant's or any other person's computer related to or resulting from participation in this Sweepstakes. **CAUTION:** ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE, TAMPER WITH THE ENTRY PROCESS OR OTHERWISE UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO COOPERATE IN THE PROSECUTION OF ANY SUCH INDIVIDUAL(S) AND TO PURSUE ALL REMEDIES TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Sweepstakes is not capable of being executed as planned, or infection by computer virus, bugs, tampering, unauthorized intervention, fraud, action of Entrants, technical failures or any other causes which, in the opinion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, Sponsor reserves the right at its sole discretion to disqualify any suspect Entry or Entrant and to cancel, terminate, modify or suspend the Sweepstakes. In the event of any cancellation, termination or suspension, notice thereof will be posted at <https://www.ascentra.org/new-cards> and the determination of the Grand Prize Winner will be made, from among all eligible, non-suspect Entries received as of the date of the termination, cancellation or suspension, as Administrator determines in its sole discretion. Entries not complying with all rules are subject to disqualification.

WINNERS: For information on the prize winner, send a separate self-addressed, stamped envelope to: Ascentra Credit Union Sweepstakes, P.O Box 1107, Bettendorf, IA 52722. Requests must be received by 07/31/2025.