Level Up Your Holiday Giveaway _ Official Rules

NO PURCHASE NECESSARY TO WIN.

1. PROMOTION PERIOD:

The Level Up Your Holiday Giveaway ("Promotion") begins on **November 10, 2025**, and ends on **December 12, 2025** ("Promotion Period").

2. ELIGIBILITY:

Open to legal residents of the United States who are members or eligible for membership with **EFCU Financial Federal Credit Union** ("Sponsor"). Entrants must be the parent or legal guardian of the minor account holder if under 18 years of age. Employees, officers, and directors of EFCU Financial, its affiliates, subsidiaries, advertising and promotion agencies, and their immediate family members (spouse, parents, siblings, and children) and/or those living in the same household are not eligible to participate or win. Void where prohibited.

3. HOW TO ENTER:

Members will automatically receive one (1) entry when they open a new **Level Up Youth Checking** or **Level Up Jr. Savings** account during the Promotion Period. Members who have previously opened a Level Up Youth Checking or Level Up Jr. Savings account prior to November 10, 2025, will automatically be entered to win.

No purchase necessary to enter. To enter without opening an account, mail a 3" x 5" card with your name, address, phone number, and email address to:

EFCU Financial – Level Up Your Holiday Giveaway

Attn: Marketing Department 3232 S. Sherwood Forest Blvd. Baton Rouge, LA 70816

Mail-in entries must be received by **December 12, 2025** to be eligible. Limit one (1) entry per person regardless of entry method.

4. PRIZE DETAILS:

One (1) winner will receive a **Nintendo Switch™ Bundle**, approximate retail value ("ARV") **\$499.99**. Prize is non-transferable, and no substitution will be made except at Sponsor's discretion. Sponsor reserves the right to substitute a prize of equal or greater value if the advertised prize becomes unavailable. Winner is responsible for all applicable taxes.

5. WINNER SELECTION AND NOTIFICATION:

One (1) potential winner will be selected in a random drawing on or about **December 13, 2025**, from all eligible entries received during the Promotion Period. The winner will

be notified by phone and/or email. If the winner cannot be contacted or fails to respond within seven (7) days, the prize may be forfeited and an alternate winner selected. The winner (or parent/guardian if a minor) may be required to sign and return an affidavit of eligibility and liability/publicity release prior to receiving the prize.

6. GENERAL CONDITIONS:

By participating, entrants agree to release and hold harmless **EFCU Financial Federal Credit Union**, its affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors, employees, and agents from any and all liability for any injuries, losses, or damages of any kind arising from or in connection with the Promotion or acceptance or use of the prize.

By accepting the prize, the winner consents to the use of their name, likeness, and/or photograph for promotional purposes without additional compensation, except where prohibited by law.

7. ODDS OF WINNING:

Odds of winning depend on the total number of eligible entries received during the Promotion Period.

8. SPONSOR:

EFCU Financial Federal Credit Union 3232 S. Sherwood Forest Blvd.
Baton Rouge, LA 70816

www.efcufinancial.org