

# **EXCITE CREDIT UNION**

## **HOLIDAY AUTO LOAN SWEEPSTAKES OFFICIAL RULES**

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. EACH ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

1. Sweepstakes Period: Auto loans funded starting on October 15, 2025, and ending December 15, 2025 ("Sweepstakes Period"). All loans must be funded by December 15, 2025.

2. Consumer Disclosure: The odds of winning the Sweepstakes depend on the number of eligible entries received. For example, if 100 eligible entries are received before the entry deadline, the odds of winning are 1:100.

3. Prizes: One \$2,500 Visa® Gift Card

4. Eligibility: Open to Excite Credit Union Members who are 18 years of age or older as of the date of entry, are Members in good standing or become an Excite Credit Union Member by submitting a new Membership Application and have a funded auto loan during the specified sweepstakes period. The Sweepstakes is only open to legal residents of the United States of America and is void where prohibited by law.

Employees of Excite Credit Union, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the "Employees"), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

5. Agreement to Rules: By participating, the Contestant ("You") agrees to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, you agree to accept the decisions of Excite Credit Union as final and binding as it relates to the content of this Sweepstakes.

6. How to Enter:

#### **A. Automatic Entry**

You will automatically receive one (1) Sweepstakes entry if you meet the following criteria:

- You must be/become a Member of Excite Credit Union and must get an auto loan funded during the sweepstakes period.

#### **Bonus Entries (Maximum of two additional entries)**

If you qualify for the initial entry (funded auto loan), you may receive additional entries as follows (up to a total of three entries):

- One additional entry for approval and acceptance of an Excite Visa credit card
- One additional entry for approval and funding of an Excite personal loan

#### **B. Alternate Entry Method**

To enter the Sweepstakes without funding a loan, send a legibly handwritten 3"x5" piece of paper with your complete name, street address, city, state, ZIP code, daytime

phone number (including area code), date of birth, and email address (optional) to:  
Excite Credit Union, Attn: Marketing, 151 Bernal Rd., San Jose, CA 95119.

All mail-in entries must be received by December 15, 2025 to be eligible. Limit one mail-in entry per person.

- One Winner will be randomly drawn.

7. Winner Selection and Notification: Winners will be selected by random drawing under the supervision of Excite Credit Union on December 17, 2025. Winner(s) will be notified by direct message/email using the contact information provided within five (5) days following selection of Winner. Excite Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 10 days from the time award notification was sent, the prize may be forfeited and an alternate Winner selected. The prize is non-transferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of the Winner(s). No substitution of prize or transfer/assignment of prize to others by the Winner(s) is permitted. Acceptance of prize constitutes permission for Excite Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law. Receipt by Winner of the prize offered in this Sweepstakes is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT EXCITE CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE

SWEEPSTAKES, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Terms & Conditions: Excite Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes should virus, bug, non-authorized human intervention, fraud, or other cause beyond Excite Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Sweepstakes. In such a case, Excite Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by Excite Credit Union. Excite Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Sweepstakes or website or violates these Terms & Conditions. Excite Credit Union has the right, in its sole discretion, to maintain the integrity of the Sweepstakes, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Sweepstakes rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws. Should such an attempt be made, Excite Credit Union reserves the right to seek damages to the fullest extent permitted by law.

9. Limitation of Liability: Excite Credit Union is not responsible for any loss or damage which may occur in connection with the Sweepstakes. By entering, You agree to release and hold harmless Excite Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation,

claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Sweepstakes; (v) electronic or human error in the administration of the Sweepstakes or the processing of entries.

10. Disputes: This Sweepstakes is governed by the laws of the United States of America and California, without regard to conflict of law principles. As a condition of participating in this Sweepstakes, participants agree that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in California having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Sweepstakes). Participant further waives all rights to have damages multiplied or increased.

11. Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Excite Credit Union website. To read the Privacy Policy, [click here](https://excitecu.org/in-the-community/about-us/privacy) or visit: <https://excitecu.org/in-the-community/about-us/privacy>.

12. Tax Responsibility

All federal, state, and local taxes associated with the receipt or use of any prize are the sole responsibility of the winner. Excite Credit Union will issue an IRS Form 1099-MISC (or other applicable tax form) to any winner receiving a prize valued at \$600 or more, as required by law. Winners are advised to consult with their tax advisor regarding the tax implications of accepting a prize. Excite Credit Union is not responsible for any additional costs, fees, or taxes associated with claiming or using the prize.

13. Winners List: To obtain a copy of the Winner's name or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: Excite Credit Union, 151 Bernal Rd., c/o Marketing Department. San Jose, CA 95119 USA. Requests must be received no later than March 31, 2026.

14. Sponsor: The Sponsor of the Sweepstakes is Excite Credit Union, 151 Bernal Rd., San Jose, CA 95119 USA.

15. Facebook/Instagram: The Sweepstakes hosted by Excite Credit Union is in no way sponsored, endorsed, administered by, or associated with Meta, Facebook or Instagram. You agree to release and hold Meta harmless from any and all claims or liabilities that may arise as a result of your participation in this Sweepstakes.

16. By entering this Sweepstakes, You, the Contestant, have affirmatively reviewed, accepted, and agreed to all the Official Rules.