

California Coast Credit Union

“Cal Coast Online Shopping + Digital Wallet Sweepstakes”

SWEEPSTAKES OFFICIAL RULES

NO PURCHASE IS NECESSARY TO ENTER OR WIN. PURCHASING PRODUCTS OR SERVICES FROM CALIFORNIA COAST CREDIT UNION WILL NOT IMPROVE YOUR CHANCES OF WINNING. EACH ENTRY HAS AN EQUAL CHANCE OF WINNING. The “Cal Coast Online Shopping + Digital Wallet Sweepstakes” (Sweepstakes) begins 12:01 AM Pacific Standard Time (PST) on Saturday, November 1, 2025, and ends 11:59 PM PST on Wednesday, December 31, 2025, (Sweepstakes Period). By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules. Sweepstakes void where prohibited by law. California Coast Credit Union is the sponsor of this Sweepstakes (Sponsor).

WHO MAY ENTER: Entrants must be at least 18 years of age, have valid government issued identification and valid tax identification number. California Coast Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. Business entities are not eligible to participate. Sweepstakes is void in Puerto Rico, U.S. territories and possessions outside of the United States, and where restricted or prohibited by law.

HOW TO ENTER: Eligible entrants have two methods of entry. There is no limit to the number of entries a member may receive during the Sweepstakes Period, regardless of entry method. **Debit Card or Credit Card Method of Entry:** You will automatically receive one (1) entry into the Sweepstakes for each eligible purchase transaction made with your eligible California Coast Credit Union Mastercard Debit Card or Credit Card (i.e., Platinum, Platinum Student, Platinum Secure, Platinum Choice Rewards or Platinum Equity Advantage) during the Sweepstakes Period. To be considered an eligible transaction you must make the purchase by using your card online (by entering the card information manually or saving your card to the merchant website and checking out with saved info) OR by using a digital wallet and paying through one of the following payment services companies, including but not limited to: Apple Pay, Google Pay, Samsung Pay, PayPal, Venmo, Cash App, Amazon Pay, Alipay, WeChat Pay, Stripe, Adyen, Dwolla, Zelle, Klarna, Square, Walmart Pay. Only purchase transactions made with a California Coast Credit Union Mastercard submitted through a PIN or non-PIN U.S. transaction processing system during the Sweepstakes period are eligible for automatic entry. Eligible purchase transactions do not include purchase transactions involving account adjustment transactions/returns, late payment fees, over-limit or over-draft fees, return check fees, check re-order fees, ATM fees, cash advances, monthly/annual fees, balance transfers and/or other fees assessed on your account. Entries from unauthorized card use or made with lost, stolen, or fraudulent Cards are void. **Alternative Method of Entry (AMOE):** On a 3” x 5” card, write your first and last name, physical address, and contact information. Mail the card in a sealed, stamped & hand printed #10 envelope to “Cal Coast Online Shopping + Digital Wallet Sweepstakes” c/o California Coast Credit Union, Attn: Marketing Dept., PO Box 502080, San Diego, CA 92150-2080. No photocopied, computer generated facsimiles, mechanically reproduced, or mass entries permitted. California Coast will not verify receipt of entries for entrants. All entries submitted become the sole property of California Coast and will not be returned. Sponsor is not responsible for lost, late, misdirected, illegible, or damaged AMOE

entries. All postcard entries must be received by 5:00 PM PST, Wednesday, December 31, 2025 to qualify.

Prize/Approximate Retail Value: Three (3) winners will be chosen at random on or around Friday, January 9, 2026 and winners will receive one (1) \$1,500 cash prize. At California Coast Credit Union's discretion potential prize winner will be notified by phone and/or email. If a winner is randomly selected based on the automatic method of entry, the cash prize will be awarded to the primary account holder named on the account whose Mastercard(s), including, but not limited to cards issued to joint owners or authorized signers, that were used to make the entry. If a winner is randomly selected based on alternate method of entry, the cash prize will be awarded to the individual whose name is written on the postcard entry. If a response is not received within 10 business days, confirming receipt of phone call or email, the prize will be considered unclaimed. If any prize remains unclaimed after 12:00 PM PST on Tuesday, January 20, 2026 or the winner does not meet eligibility qualifications, another random drawing will be held. Winners will receive one lump payment of \$1,500 into their Cal Coast savings account within 30 days of prize acceptance. Prize is not transferrable.

Odds of Winning: Based upon California Coast Credit Union's estimate of 1,600,000 entries, the odds of winning any prize are 1 chance in 533,333.

Liability/General Rules: California Coast Credit Union is not responsible for any loss which may occur in connection with the "Cal Coast Online Shopping + Digital Wallet Sweepstakes." Entrants agree to hold California Coast Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. California Coast Credit Union and each of its officers, directors, employees, members, representatives and agents (Released Parties) are not responsible for lost, incomplete, illegible, late, misdirected, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Rules, in any Sweepstakes-related ads or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweepstakes, human error, or otherwise. Prizes cannot be substituted, assigned or transferred by winners. California Coast Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize.

Sweepstakes Conditions: No purchase or payment of any kind is necessary to enter or win this sweepstakes. By participating in this Sweepstakes, entrants waive the ability to bring claims in a class action format. Winners will receive one lump payment of \$1,500 into their Cal Coast savings account within 30 days of prize acceptance. For the purpose of this Sweepstakes: (1) all entries, whether submitted by using an eligible Mastercard as described below or by alternate means of entry (i.e., mail-in method of entry), have an equal chance of winning; and (2) Mastercard use includes purchase transactions initiated by Mastercard consumer debit, credit, and small business cards. To be eligible for the prize, member must be at least 18 or older to qualify. Prize is paid into members savings account when qualifying account is opened. Account can be opened at any Cal

Coast branch or online at calcoastcu.org. Requires a Cal Coast savings account. Account must be opened within 20 days of confirmation of prize acceptance. If the winner does not open a qualifying Cal Coast savings account within 20 days of prize acceptance, the prize will be forfeited and an alternate winner may be selected. Must meet membership and account criteria. Program subject to change without notice. Some restrictions apply.

This Sweepstakes is subject to all applicable federal, state and local laws. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsor may prohibit an entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception, or other unfair practices or intending to annoy, abuse, threaten, or harass any other entrants or Sponsor. If, for any reason, this Sweepstakes is not able to be conducted as planned, including, but not limited to, by reason of infection by computer virus, tampering, unauthorized intervention, fraud, or any other causes beyond the reasonable control of the Sponsor which affect the administration, security, fairness, integrity or proper conduct of the Sweepstakes, then the Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEY'S FEES) FROM ANY SUCH ENTRANT TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

Publicity Authorization: Each winner agrees to permit the Sponsor to utilize his/her name and likeness in promotional and other Credit Union materials, including social media communications, without additional compensation or permission, except where prohibited by law.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes 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 ("AAA") and shall be held at the AAA regional office nearest the participant; (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. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

Taxes: Winners are responsible for all tax consequences (if any) of the prize.

Choice of Law: All issues concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of any entrant and California Coast Credit Union in connection with the "Cal Coast Online Shopping + Digital Wallet Sweepstakes," shall be

governed by, and construed in accordance with, the substantive laws of the State of California, USA.

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