

California Coast Credit Union
"Financial Wellness Webinar Gift Card Giveaway"
DRAWING 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 "Financial Wellness Webinar Gift Card Giveaway" (Drawing) begins 12:00 PM Pacific Standard Time (PST) on February 18, 2026 and ends 11:59 PM PST on February 18, 2026 (Drawing Period). By entering this Drawing, entrants accept and agree to be bound by these Official Rules. Drawing void where prohibited by law. California Coast Credit Union (California Coast) is the sponsor of this Drawing (Sponsor). This promotion is in no way sponsored, endorsed, or administered by or associated with gift card merchant.

WHO MAY ENTER: Entrants must be at least 18 years of age and have valid government-issued identification. Employees, contractors, and agents of California Coast Credit Union are not eligible. Drawing 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 may enter by either (a) attending the Financial Wellness Webinar and submitting the post-webinar survey during the Drawing Period, or (b) submitting a free alternate method of entry by sending an email to wrivera@calcoastcu.org with subject line 'Financial Wellness Giveaway' and your full name, mailing address, and phone number by 11:59 PM PST on February 18, 2026. No purchase or webinar attendance is required. Limit one (1) entry per person. All entries will be recorded at 11:59 PM PST, February 18, 2026.

Prize/Approximate Retail Value: One (1) winner will be chosen in a random drawing on February 18, 2026 and will receive one (1) \$25.00 gift card. The Approximate Retail Value (the "ARV") of the prize is \$25.00. Winner will be contacted via email. Odds of winning are based upon the number of entries. Based upon California Coast's estimate of 100 entries, the odds of winning any prize are 1 chance in 100. One (1) winner will be selected in a random drawing on February 18, 2026 from all eligible entries received by 11:59 PM PST. The potential winner will be notified by email on or about February 19, 2026 and will have 72 hours to respond. If the potential winner does not respond within 72 hours or is ineligible, an alternate winner will be selected. The prize will be sent via email. Prize is not transferrable.

Liability/General Rules: California Coast is not responsible for any loss which may occur in connection with the "Financial Wellness Webinar Gift Card Giveaway." Entrants agree to hold California Coast harmless from any liability arising from participation in the Drawing or the acceptance, receipt, possession, or misuse of the prize. California Coast and each of its officers, directors, employees, members, representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in the "Financial Wellness Webinar Gift Card Giveaway." Prizes cannot be substituted, assigned or transferred by winners. California Coast reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Drawing and redemption of prize.

Drawing Conditions: This Drawing 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 Drawing or these Official Rules. Sponsor is not responsible for lost, late, misdirected, undeliverable, illegible, or incomplete entries, whether due to system errors or failures, faulty transmissions or other telecommunications malfunctions, entries not received resulting from any hardware or software failures of any kind, lost or unavailable network connections, failed, incomplete or garbled computer or telephone transmissions, typographical or system errors and failures, technical malfunctions, or otherwise. Sponsor may prohibit an entrant from participating in the Drawing or winning a prize if, in its sole discretion, it determines that said entrant is attempting to undermine the legitimate operation of the Drawing 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 Drawing 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 Drawing, then the Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Drawing. CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE DRAWING 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 & Privacy: By accepting a prize, winner consents to Sponsor's use of winner's name, city, and likeness for promotional purposes in any media without further compensation, unless prohibited by law. Sponsor will collect and use entrants' personal information solely to administer the Drawing, verify eligibility, contact potential winners, and as described in Sponsor's Privacy Policy at calcoastcu.org/disclosures.

Arbitration: Except where prohibited by law, as a condition of participating in this Drawing, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Drawing 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 Drawing), 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 "Financial Wellness Webinar Gift Card Giveaway," shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA.