

The Broadview Federal Credit Union Youth Savings Challenge Sweepstakes
OFFICIAL RULES

NO PURCHASE, PAYMENT, ACCOUNT DEPOSIT OR OPENING A NEW YOUTH SAVINGS ACCOUNT NECESSARY TO ENTER OR WIN. A PURCHASE, PAYMENT, DEPOSIT OF \$10 OR MORE INTO A BROADVIEW FCU YOUTH SAVINGS ACCOUNT OR OPENING A NEW YOUTH SAVINGS ACCOUNT WILL NOT IMPROVE YOUR CHANCES OF WINNING.

SWEEPSTAKES OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES AND D.C. WHO ARE EXISTING BROADVIEW FCU MEMBERS AND A PARENT/LEGAL GUARDIAN OF CHILD(REN) YOUNGER THAN EIGHTEEN (18) YEARS OF AGE WITH AN OPEN BROADVIEW YOUTH SAVINGS ACCOUNT AT THE TIME OF ENTRY AND WHEN PRIZE IS AWARDED.

ELIGIBILITY: The Broadview Federal Credit Union “Youth Savings Challenge” Sweepstakes (“**Sweepstakes**”) is open only to legal residents of the 50 United States and District of Columbia, who are parent/legal guardians of children younger than eighteen (18) years of age who have any of the following types of existing Broadview FCU memberships that must be open at the time of entry and when a prize is awarded: 1) Broadview Youth Savings Account, 2) any primary share, 3) share certificate, 4) High Yield savings, or 5) Choice savings as of June 29, 2024 for the first entry period at the time a prize is awarded. If a youth account has multiple joint owners, then the prize is awarded to the first joint owner on behalf of the minor child listed on the account. A parent/legal guardian may have multiple Broadview Youth Savings Accounts with a limit of one (1) per child. Employees and volunteers of Broadview Federal Credit Union (“**Sponsor**” or “**Broadview FCU**”), its subsidiaries, advertising/promotion agencies, and their immediate families (spouse, parents, IRS dependents, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are not eligible to participate. Sponsor reserves the right to verify eligibility qualifications of each prize winner. Sweepstakes is subject to all applicable, federal, state, local laws, and regulations. Void where prohibited by law.

DESCRIPTION & SWEEPSTAKES TIMING: The Broadview FCU Youth Savings Challenge Sweepstakes starts at 12:00 a.m. Eastern Time (ET) on June 30, **2024** and ends at 11:59:59 p.m. ET on June 27, **2026** (“**Promotion Period**”) with twenty-four (24) entry periods (each an “**Entry Period**”). There will also be four (4) separate Grand Prize drawings, conducted at six-month intervals, to include all eligible entries received from each of the corresponding six (6) previous Entry Periods, as noted below in the Random Drawing Schedule (the “**Chart**”) below. For each of the twenty-four (24) Entry Periods, entrant must be eligible by the day before the start of the corresponding Entry Period, as noted below in the Chart. A deposit of \$10 or more into a Broadview FCU Youth Savings Account will not be required for entry nor will the deposit improve the chances of winning the prize. Sweepstakes is void where prohibited. Limit one (1) Sweepstakes entry per week per account regardless of entry method. See Chart below for maximum number of entries allowed per Entry Period.

HOW TO ENTER: There will be two (2) methods of entry into the Sweepstakes, as further detailed below:

1. **Automatic Entry Method (with a Deposit or new Account opening Required):** Each time a single deposit of \$10 or more is made into a Broadview FCU Youth Savings Account or any other type of existing Broadview Savings Account during a particular Entry Period, either in person at a Broadview FCU branch location or online via electronic banking, limited to one per week, one qualified entry is made into the drawing for the corresponding Entry Period and will also be eligible for the Grand Prize drawing with the exception of dividends and youth banking incentives. One qualified entry could also be received by an existing Broadview FCU member by opening a new Broadview Membership during the Entry Period, either at a Broadview FCU branch location or by visiting: <https://www.broadviewfcu.com/personal/youth-services/youth-savings-challenge/>. Sweepstakes entries received for a specific Entry Period will not roll-over to be eligible for any subsequent Entry Periods, but entries received from each Entry Period will be included in the corresponding Grand Prize drawing as stated in the Chart below. Limit one (1) automatic entry per week per person. See Chart below for maximum number of entries allowed per Entry Period. Sweepstakes entries will only be in the name of the adult primary account holder or adult joint owner on behalf of the minor aged child. The

Youth Savings Account must be open at the time of entry and by the end of the Grand and Entry Periods to be eligible for that specific drawing.

2. **Alternate Mail-In Method (No Deposit or new Account opening Required):** For existing Broadview FCU members to enter the Sweepstakes without opening either a **new** Youth Savings Account or without making a deposit of \$10 or more into a Youth Savings Account, please print complete name, street address (no P.O. Boxes), city, state, ZIP code, daytime telephone number, and email address (optional) on a 3"x5" paper and place in a #10 size envelope that must have your full name and mailing address that is legibly hand written in upper left hand corner on the outside of the envelope with only an affixed postage stamp that can be used to pay for postage fee (using a metered postage machine will not be accepted as a form of payment for postage and entry would be disqualified) and mail to: Broadview FCU "Youth Savings Challenge Sweepstakes," 4 Winners Circle, Albany, NY 12205, Attn: Youth Banking. All mail-in entries must be postmarked by the last day of the Entry Period and received no later than seven (7) days later to be eligible for that specific random drawing, as listed in the Chart below. Limit one (1) mail-in entry per week per person. See Chart below for maximum number of entries allowed per Entry Period. Sponsor is not responsible for entries received that are illegible, incomplete, incorrect, misdirected, damaged, lost, late or postage due, all of which will be disqualified. Proof of mailing is not considered as an eligible entry in this Sweepstakes.

No type of payment, purchase of any kind, account deposit or new Youth Savings Account opening is necessary to enter or win nor will they improve the chances of winning a prize. Proof of transmission (such as a "confirming" message received after an entrant submits contact information to open a Youth Savings Account) does not constitute proof of receipt/delivery to serve as a Sweepstakes entry. Please be advised that you are only entering **The Broadview FCU "Youth Savings Challenge" Sweepstakes** and will NOT receive an entry into any other sweepstakes at this time. By participating in the Sweepstakes, all entrants agree to be bound by these Official Rules, which are final and binding on all matters pertaining to this Sweepstakes.

Any individual who attempts to/or is suspected of submitting more than one (1) entry per week for any Entry Period will be disqualified from participation in that particular random drawing.

RANDOM DRAWING CHART

Random Drawing	Deadline to be a Broadview FCU member to be eligible for the Entry Period	Entry Period (all times are ET)	Mail-in Entry Receipt Date	Drawing Date (on/about)	Maximum Entries	Prizes (all Prizes are account deposits)
#1	6/29/2024	6/30/2024 12:00 AM - 7/27/2024 11:59:59 PM	8/2/2024	8/16/2024	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#2	7/27/2024	7/28/2024 12:00 AM - 8/31/2024 11:59:59 PM	9/6/2024	9/20/2024	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#3	8/31/2024	9/1/2024 12:00 AM - 9/28/2024 11:59:59 PM	10/4/2024	10/18/2024	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50

#4	9/28/2024	9/29/2024 12:00 AM - 10/26/2024 11:59:59 PM	11/1/2024	11/15/2024	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#5	10/26/2024	10/27/2024 12:00 AM - 11/30/2024 11:59:59 PM	12/6/2024	12/20/2024	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#6	11/30/2024	12/1/2024 12:00 AM - 12/28/2024 11:59:59 PM	1/3/2025	1/17/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#6 Grand Prize (consists of eligible entrants from Drawings #1 - #6)	11/30/2024	6/30/2024 12:00 AM - 12/28/2024 11:59:59 PM	1/3/2025	1/17/2025	25	(1 Grand) \$500
#7	12/28/2024	12/29/2024 12:00 AM - 1/25/2025 11:59:59 PM	1/31/2025	2/14/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#8	1/25/2025	1/26/2025 12:00 AM - 2/22/2025 11:59:59 PM	2/28/2025	3/14/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#9	2/22/2025	2/23/2025 12:00 AM - 3/29/2025 11:59:59 PM	4/4/2025	4/18/2025	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#10	3/29/2025	3/30/2025 12:00 AM - 4/26/2025 11:59:59 PM	5/2/2025	5/16/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#11	4/26/2025	4/27/2025 12:00 AM - 5/31/2025 11:59:59 PM	6/6/2025	6/20/2025	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#12	5/31/2025	6/1/2025 12:00 AM - 6/28/2025 11:59:59 PM	7/5/2025	7/18/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#12 Grand Prize (consists of eligible entrants from Drawings #7 - #12)	5/31/2025	12/29/2024 12:00 AM - 6/28/2025 11:59:59 PM	7/5/2025	7/18/2025	26	(1 Grand) \$500
#13	6/28/2025	6/29/2025 12:00 AM - 7/26/2025 11:59:59 PM	8/1/2025	8/15/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#14	7/26/2025	7/27/2025 12:00 AM - 8/30/2025 11:59:59 PM	9/5/2025	9/19/2025	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#15	8/30/2025	8/31/2025 12:00 AM - 9/27/2025 11:59:59 PM	10/3/2025	10/17/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#16	9/27/2025	9/28/2025 12:00 AM - 10/25/2025 11:59:59 PM	10/31/2025	11/14/2025	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50

#17	10/25/2025	10/26/2025 12:00 AM - 11/29/2025 11:59:59 PM	12/5/2025	12/19/2025	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#18	11/29/2025	11/30/2025 12:00 AM - 12/27/2025 11:59:59 PM	1/2/2026	1/16/2026	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#18 Grand Prize (consists of eligible entrants from Drawings #13 - #18)	11/29/2025	6/29/2025 12:00 AM - 12/27/2025 11:59:59 PM	1/2/2026	1/16/2026	26	(1 Grand) \$500
#19	12/27/2025	12/28/2025 12:00 AM - 1/31/2026 11:59:59 PM	2/6/2026	2/20/2026	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#20	1/31/2026	2/1/2026 12:00 AM - 2/28/2026 11:59:59 PM	3/6/2026	3/20/2026	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#21	2/28/2026	3/1/2026 12:00 AM - 3/28/2026 11:59:59 PM	4/3/2026	4/17/2026	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#22	3/28/2026	3/29/2026 12:00 AM - 4/25/2026 11:59:59 PM	5/1/2026	5/15/2026	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#23	4/25/2026	4/26/2026 12:00 AM - 5/30/2026 11:59:59 PM	6/5/2026	6/19/2026	5	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#24	5/30/2026	5/31/2026 12:00 AM - 6/27/2026 11:59:59 PM	7/3/2026	7/17/2026	4	(1 First) \$250 (1 Second) \$100 (1 Third) \$50
#24 Grand Prize (consists of eligible entrants from Drawings #19 - #24)	5/30/2026	12/28/2025 12:00 AM - 6/27/2026 11:59:59 PM	7/3/2026	7/17/2026	26	(1 Grand) \$500

RANDOM DRAWINGS DETAILS: Random drawings will be conducted by Marden-Kane, Inc., an independent judging organization, from among all eligible automatic and alternate mail-in entries received for each Entry Period and Grand Prize Entry Periods to award prizes, as indicated in the Chart above. Odds of winning a prize for a specific Entry Period will depend on the total number of eligible entries received for that particular random drawing. Decisions of the judges/Sponsor will be final and binding on all matters relating to this Sweepstakes. Potential winners are subject to verification of eligibility and compliance with these Official Rules. Limit of one (1) Grand, First, Second or Third prize per household for the entire Promotion Period. A First, Second or Third prize winner is also eligible to win a Grand Prize. This is a randomized drawing that is not intended to and should not influence any decisions or actions for the benefit of the Sponsor. The Promotion is in compliance with all applicable anti-corruption laws and regulations.

PRIZES: One (1) Grand Prize of a \$500 Account Deposit will be available to be won in each of the four (4) Grand Prize drawings, as listed in the Chart above. Three (3) prizes are to be awarded for each of the twenty-four (24) Entry Periods: one (1) First Prize of a \$250 Account Deposit; one (1) Second Prize of a \$100 Account Deposit; and, one (1) Third Prize of a \$50 Account Deposit, as listed in the Chart above. Total Value of all prizes available to be awarded during the Promotion Period: \$11,600. Prize is not transferable. No substitution allowed except, at

Sponsor's sole discretion, where a prize of equal or comparable value may be substituted. The winner shall bear all risk of loss or damage to their prize after being delivered/deposited. Sponsor is not responsible for any unclaimed, lost, stolen or funds withdrawn without permission after being deposited; nor will said prizes be replaced. If due to a printing, production, technical, human or other type of error, more than one (1) prize is claimed than is to be awarded for any Entry Period, as noted above in the Chart, the intended prize in question will be awarded in a random drawing from among all verified and validated prize claims received for that specific prize. In no event will more than the stated number of prizes for each Entry Period be awarded. All details of prizes not specified herein shall be determined solely by Sponsor. Prize winnings must be reported to the IRS when filing your tax returns, and winners are solely responsible for paying any federal or state income taxes associated with their prize.

WINNER NOTIFICATION AND VERIFICATION: Potential winners will be required to complete and return a Prize Acceptance Form and Publicity/Liability Release ("**Prize Form**") and if required a W-9 Tax form before being awarded a prize. The Prize Form must be returned within the required amount of time noted at time of prize notification. Prize award is subject to verification of potential prize winner's identity and eligibility to Sponsor's satisfaction. In the event that any potential winner cannot be contacted, fails to return the Prize Forms within the required timeframe, refuses the prize, or is disqualified for any reason, Sponsor will select an alternate potential winner in a random drawing from among all remaining eligible entries, if time permits, up to three (3) alternates. If each of the alternate potential winners are disqualified, the applicable prize will not be awarded. No compensation will be given upon prize forfeiture.

GENERAL CONDITIONS: All materials submitted become the sole property of Broadview FCU and will not be returned. The Prize Forms are subject to verification by Broadview FCU. The awarding of the prize is contingent on individual's full compliance with these Official Rules, as determined by Broadview FCU in its sole discretion. Sponsor reserves the right to award fewer than the stated number of prizes if, in its sole discretion, it determines that it does not have a sufficient number of qualified entries for any particular Entry Period. Acceptance of prize constitutes permission of the winner to allow Broadview FCU and its agencies to use winner's name, comments, city, state, voice, and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web, without notice, review or approval, unless prohibited by law. Winner must have an open Youth Savings Account in good standing in accordance with the terms described in the Broadview FCU Account Disclosures and Agreements in order to receive the prize. In the event there is a discrepancy or inconsistency between disclosures, or other statements contained in any Sweepstakes materials or advertising materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern, and control.

Multiple entrants are permitted to share the same email address. In the event of a dispute over the identity of the potential winner, the entry will be declared made by the authorized account holder of the email address submitted at the time of entry, and potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of such email address. The authorized account holder is deemed as the natural person assigned to an email address by an Internet access provider, service provider, or other organization responsible for assigning email addresses or the domain associated with the submitted email address. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email address after the Entry Period has ended. All entries become the property of Sponsor and will not be returned to entrant. By participating in the Sweepstakes, all entrants agree to indemnify, release and hold harmless employees and volunteers, directors, officers, agents, successors and assigns of Sponsor (collectively "**Released Parties**"), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of a prize. Broadview FCU, and its agents, as defined above as part of Released Parties, shall not be responsible for printing, typographical or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of winners; or winner's paperwork to be processed that is lost,

misdirected, delayed, undecipherable, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly for any reason, including any equipment, systems, networks, lines, satellites, servers, computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. Winners will be required, as a condition of being awarded a prize, to grant the Sponsor the right to use their name, city, state, entry, image, likeness, voice, comments, prize information and biographical information, (collectively, the “Attributes”) as well as exclusive, worldwide, perpetual, irrevocable, royalty-free, and any other rights entrant has in the winning entry, for advertising, publicity and promotion purposes in any media now known or hereafter devised without additional compensation, except where prohibited by law. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sponsor and all other Released Parties (as defined above) have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, with respect to any part of the prize, including, without limitation, as to such prize’s quality or fitness for a particular purpose.

CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, BROADVIEW FCU RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. Broadview FCU’s failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision. Each entry must be manually key stroked and manually entered by the individual entrant. Any automated and/or electronic submission of entry (including but not limited to entries made using any script, macro, bot, or sweepstakes service) will be disqualified and transmissions from these or related email or IP addresses may be blocked. If, in Broadview FCU’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, Broadview FCU reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes among all valid entries received as of the termination date. The Sponsor will not be responsible for acts of God, dangerous weather conditions, acts of terrorism, civil disturbances, pandemic virus, work stoppage or any other matters beyond the Sponsor’s reasonable control (each a “Force Majeure” event) that may cause the cancellation or postponement of the Sweepstakes.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by Broadview FCU only in a manner consistent with the consent given for the purpose of administering the Sweepstakes only. Broadview FCU shall not sell, share, or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by Broadview FCU to fulfill the above purposes. Entrants are not required to opt-in to receive further communications from the Sponsor in order to participate in this Sweepstakes and opting in will not increase your chances of winning. In the event of any discrepancy between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review Broadview FCU’s privacy policy please go to: <https://www.broadviewfcu.com/globalassets/bvfcu/pdfs/policies-anddisclosures/broadview-fcu-privacy-notice.pdf>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of

New York, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Released Party, claims and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For a copy of the Official Rules visit: <https://www.broadviewfcu.com/personal/youth-services/youth-savings-challenge/>.

WHO WON: For a list of the winners for a specific Entry Period drawing or a Grand Prize drawing, send a self-addressed, stamped envelope, and list the specific Drawing, no later than 3 weeks after the drawing date to: **Broadview FCU Youth Savings Challenge Sweepstakes Winners**, 4 Winners Circle, Albany, NY 12205, Attn: Marketing.

SPONSOR: Broadview Federal Credit Union, Division of Broadview, 4 Winners Circle, Albany, NY 12205.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from Broadview Federal Credit Union, please write to Sponsor at the address listed above.

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