

***Official Rules for the 2025 UOCU Text Sweepstakes**

NO PURCHASE IS NECESSARY IN ORDER TO ENTER THE SWEEPSTAKES.

EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.

UnitedOne Credit Union is the sponsor of the Sweepstakes. UnitedOne Credit Union's address is:
1117 S. 10th St., Manitowoc, WI 54220.

Sweepstakes Period: Begins August 19, 2025 at 1:00 a.m. and ends September 30, 2025 at 11:59 p.m., Central Time.

By entering this Sweepstakes, entrants accept and agree to be bound by these Official Sweepstakes Rules and the decisions of UnitedOne Credit Union. Sweepstakes void where prohibited by law.

Sweepstakes Entries: All UnitedOne Credit Union members who enroll in marketing texts by texting "UOCU" to (920) 652-2522 during the Sweepstakes Period will be automatically entered into the sweepstakes to win one (1) of ten (10), \$25 prizes. To enter the Sweepstakes without texting to enroll marketing texts, clearly print your name, address, telephone number and the words "UOCU Text Sweepstakes" on a 3" x 5" card and mail the card in an envelope to: "Text Sweepstakes" 1117 S 10th St., Manitowoc, WI 54220. Entries by mail must be at UnitedOne Credit Union before the September 30, 2025, Sweepstakes deadline. UnitedOne Credit Union is not responsible for misdirected, damaged, illegible, postage-due or incomplete entries not received by the deadline. Entries by entry card and automatically generated entries have equal chances of winning.

If an entry form that was entered by mail is drawn, but judges are unable to determine the winner because of illegible writing, that entry form will be disqualified, and another chosen until a winner is determined. UnitedOne Credit Union will determine and maintain eligible text entries and mail in entries.

Prize Drawings: A total of ten (10) winning names will be drawn to win \$25. Only one (1) person per household may be a winner.

Drawings will be held by UnitedOne Credit Union representatives. UnitedOne Credit Union will randomly select winners from all qualifying names for each prize. There will be a total of two (2)

drawings throughout the sweepstakes. There will be one (1) drawing on September 9, 2025, selecting five (5) winners from the qualified entries. The second (2) and final drawing will select five (5) winners on October 2, 2025, from the qualified entries. Winners will be announced by October 7, 2025. The names of the winners will be available upon request and may be used in advertising materials by UnitedOne.

Liability/General Rules: UnitedOne Credit Union is not responsible for any loss, which may occur in connection with the winning or the use of any prize. Entrant agrees to hold UnitedOne Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. UnitedOne Credit Union 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 this Sweepstakes. UnitedOne Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. UnitedOne Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who may make any misrepresentations relative to the Sweepstakes and redemption of a prize.

Age/Membership Qualification: All entrants must be age 21 or older as of January 1, 2025, and a member in good standing at UnitedOne Credit Union.

Prize Description:

\$25.

Tax Issues: UnitedOne Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Sweepstakes prize value may be taxable as income to the prize recipient; winner is responsible for all tax consequences (if any) of the prizes.

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

Additional Terms: By participating, entrants agree to the Official Rules and that the decision of UnitedOne Credit Union shall be final in all respects. UnitedOne Credit Union employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes.

Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the UnitedOne Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the state of Wisconsin, USA, without regard to choice of law rules.

Consumer Disclosure: Odds of winning depend upon number of entries received.

Questions may be addressed to M. Farley, UnitedOne Credit Union, 1117 S. 10th St., Manitowoc, WI 54220, (920) 684-0361.