



Gulf Coast Educators Federal Credit Union
The Ultimate Holiday Giveaway Official Rules & Qualifications

1. ELIGIBILITY

All Gulf Coast Educators FCU Members in good standing are eligible. Good standing is defined as a member whose loans are up to date, and account balance must be within courtesy pay limit. No purchase or obligation necessary to enter or to receive any prize. Entrants must be legal U.S. residents and 18 years of age or older at time of entry in the sweepstakes. Prize is non-transferable. Sweepstakes is subject to all applicable federal, state and local laws and regulations and is void where prohibited by law.

2. PROMOTIONAL PERIOD

The Sweepstakes dates are October 31st – December 15, 2025.

3. WAYS TO ENTER

1. During the promotion period, eligible members will automatically earn entries based on qualifying activities. Members who complete at least 30 debit card transactions will receive one (1) entry. Members who apply for and fund a new or preowned auto loan or refinance an existing auto loan from another lender with Gulf Coast Educators FCU, will receive three (3) entries. Members who close a new mortgage loan with Gulf Coast Educators FCU will receive five (5) entries. Each qualifying entry will be automatically entered into the sweepstakes drawing for a chance to win one of four grand prizes of \$500.00 each.

2: To enter the sweepstakes without having a qualifying entry, clearly print your name, address, telephone number and the words "The Ultimate Holiday Giveaway" on a 3" x 5" card and mail the card to: "The Ultimate Holiday Giveaway", Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Entries received by mail will be eligible to win one of four grand prizes of \$500 each if they are selected in the random drawing. Entries must be mailed in order to be received by sponsor before December 16th, 2025. Sponsor is not responsible for misdirected, damaged, illegible, postage-due, or incomplete entries not received by the deadline. Members may mail as many entry cards as they wish. MEMBERS WHO ARE ENTERED AUTOMATICALLY BY HAVING A QUALIFYING ENTRY AS DESCRIBED ABOVE AND MEMBERS WHO ENTER BY MAIL SHALL HAVE THE SAME ODDS OF WINNING.

4. GENERAL CONDITIONS

By participating, you agree to be fully and unconditionally bound by these Official Rules & Qualifications, and you represent and warrant that you meet the eligibility requirements set forth herein. Decisions made by Sponsor are final. By entering the sweepstakes, you agree to be bound by the decisions of Sponsor and these Official Rules & Qualifications. You and your entries may be disqualified if you attempt to circumvent the Official Rules & Qualifications. The sweepstakes is subject to all applicable federal, state and local laws. Winners who are of legal age, by entering the sweepstakes, agree to grant the Sponsor the right to print, publish, broadcast and use, in any media

including, but not limited to, the World Wide Web, at any time or times, their names and pictures for Sponsor's advertising and promotional purposes without additional consideration. Further, by accepting a sweepstakes prize, winners agree to release Sponsor from any and all liability arising from acceptance, possession, use, loss or misuse of the prize.

5. **DRAWING:** Eligible entries automatically generated and those received by the deadline by mail will be eligible for a chance to win one of four \$500 grand prizes. The Prize drawings will be held on December 16th.
6. **ODDS OF WINNING & TAX LIABILITY**
Odds of winning depend on the total number of entries automatically generated and those received by mail by 5:00 pm CST on the sweepstakes deadlines. Need not be present to win. Prize winners are responsible for any and all applicable federal and state income taxes associated with the awarding of the prizes. Sponsor may be required to file a 1099-MISC tax form in the name of the winners of the Grand Prizes for the value of the prize. The cash value of the Grand Prizes may be needed on the federal tax return of the winner as taxable income. Please consult your tax advisor.
7. **GRAND PRIZE DESCRIPTION**
Four winners will receive \$500 deposited into their primary savings accounts.
8. **WINNER NOTIFICATION**
Winners of the prizes will be notified by telephone and/or e-mail and will be required to complete, sign and return a Sponsor-supplied Affidavit of Eligibility/Liability Release/Publicity Release form within 14 days of being informed they are the winner. Failure to do so will result in forfeiture of the prize and a new winner will be selected by random drawing from all eligible entries. Sponsor shall have no liability for the winner's failure to receive notices due to winners' spam, junk e-mail or other security setting or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is found to be ineligible, fails to claim their prize within 14 days from the time an award notification was sent to winner, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited, and an alternate winner selected.
9. **PUBLICITY**
Each winner agrees to permit Sponsor to utilize his/her name and likeness in promotional and other Sponsor materials, without additional compensation or permission, except where prohibited by law.

10. 10. LIMITATIONS OF LIABILITY

Sponsor is not responsible for any injury, loss or damage or any other liability of any kind resulting from use of a prize won from Sponsor in this sweepstakes.

The promotion and drawing are governed by these Official Rules & Qualifications and the laws of the State of Texas. Any dispute regarding the sweepstakes shall be resolved only in a state or federal court location in or near Pasadena, Texas.

11. WINNERS NAMES

For the names of the winners, send a stamped, self-addressed envelope to: The Ultimate Holiday Giveaway, Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Requests for the winners' name must be received by December 16th, 2025.