

CONTEST RULES

OFFICIAL PROMOTION RULES. 1. NO PURCHASE IS NECESSARY / PURCHASE OR SIGNING UP FOR ANY SERVICES WILL NOT INCREASE CHANCES OF

WINNING 2. Eligibility for Promotion: Automatic entries: All Tennessee Valley Federal Credit Union ("Credit Union") Members in good standing who apply for a first mortgage for their primary residence during the period beginning March 1, 2026, and ending April 30, 2026 and close their loan before June 30, 2026; Manual Entries: as provided herein. Participation is limited to eligible persons who are 18 years or older and U.S. residents. By submitting any entry you agree to be bound by these Official Rules. The Promotion period begins on March 1, 2026, and ends on June 30, 2026, and applies to entries actually received by the Credit Union during this period. Employees of the Credit Union and their immediate family members residing in a single household are not eligible. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner will be chosen. 3. Prizes. The Credit Union will award one prize consisting of the following: **TVFCU will make your first mortgage payment on your TVFCU mortgage, up to \$1,936.** Mortgage Payment means the first scheduled monthly payment due under your TVFCU mortgage loan, up to \$1,936, including principal, interest, taxes, and insurance, as applicable and as reflected on your billing statement. If the winner does not have a TVFCU mortgage, they will receive \$1,936. 4. Automatic entry and eligibility for this prize promotion is based upon in good standing who apply for a first mortgage for their primary residence during the period beginning March 1, 2026, and ending April 30, 2026 and close their loan before June 30, 2026. Manual Entries: All other entries will be entered in the drawing to win this prize upon receipt of a written entry on a 3 x 5 piece of paper setting forth the entrant's name, address, telephone number, and (if applicable) account number and member number, mailed to TVFCU Marketing, PO Box 23967, Chattanooga TN 37422. One entry per person. One entry per envelope for entries that are not automatic; no photocopied or mechanically reproduced entries accepted; and the Credit Union is not responsible for lost, late, misdelivered, incomplete or postage-due entries. **For Automatic Entries:** If there are multiple parties listed on an account, entry will be based on the first party named on the account in question regardless whether the account is a multiple party account; and regardless whether the transactions qualifying for this promotion are actually conducted by the first party named on the account. To claim the prize, all winners must sign and return a release and an affidavit of eligibility and publicity release to the Credit Union at PO Box 23967, Chattanooga TN 37422, within 14 days of notification, or prizes will, in the Credit Union's discretion, be forfeited. The prize will be awarded only if entrants comply with these Official Rules. No cash or other consideration will be paid. 5. Void where prohibited by law. All federal, state and local laws and regulations apply. 6. By accepting a prize, a winner consents to the use of his/her name and photograph or likeness for advertising and promotional services without compensation. 7. Prize winners are responsible for all federal, state, local or other taxes or other assessments that may be associated with or imposed upon the winner of any prize in this promotion. 8. **Release of Claims:** All winners, members of any winners household, relatives and persons who use any prize awarded by the Credit Union, and such persons heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees and agents from any and all claims, actions, demands, losses in action and damages which they have now or any time in the future arising from use of any prize, including personal injury or death. 9. The name of the prize-winner may be posted on social media. Winners will be selected in a random drawing after June 30, 2026 from among the eligible entrants received. The selection of a prizewinner hereunder will be final.