The Grand Giveaway

Official Account and Prize Entry Rules

The Health Advantage Federal Credit Union ("Credit Union") The Grand Giveaway Loan Promotion Raffle ("Raffle") begins at **8:00 AM EST Monday, November 2, 2026** and ends at **11:59 PM EST Monday, January 25, 2027**.

Who May Enter: The Raffle is open to all natural persons who, at the time of entry (a) are Credit Union Members, (b) at least 18 years of age, (c) are residents of the state of Michigan, (d) who maintain an account in good standing with the Credit Union, (e) who is not a borrower or co-borrower of a current open credit card with the Credit Union of the type being applied for, and (f) who is not a borrower or co-borrower of a consumer credit card that was closed within the past 12 months with the Credit Union ("Eligible Members"). Officers, directors and employees of the participating Credit Union and/or their immediate family members (spouse; child), and/or other persons residing in the same household as such individuals are not eligible to participate in the Raffle. Entries received from persons who do not meet the requirements of an Eligible Member will not be included in the Raffle.

How to Enter: Credit Union members may participate in the Raffle by the following entry method ("Participating Member"):

- Open a new Health Advantage ***Visa Rewards Credit Card*** or ***Visa Credit Card*** and use the new credit card for $2,000.00 or more on purchases, balance transfers, or a combination of both. (One (1) entry per qualifying primary member tax identification number)

Participating Members will receive Raffle entries automatically upon completing the above entry method. Automatic entries will be recorded by the Credit Union at the end of the entry period.

The eligible transactions must have posted between **8:00 AM EST Monday, November 2, 2026** and **11:59 PM EST Monday, January 25, 2027**. For Credit Union loans, credit is subject to approval. Not all applicants will qualify. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. Refer to the Credit Union's Member Service Agreement, Rewards Credit Card Application and Solicitation Disclosure, and Credit Card Application and Solicitation Disclosure for any account details, account limitations and/or applicable fees at https://www.healthadvantagecu.com/Disclosures. Additional terms or restrictions may apply per Credit Union policies.

Drawing: The drawing will be conducted on Friday, January 29, 2027.

Prize: The Credit Union is giving away one (1) prize to one (1) winner. The prize is $1,000.00. The $1,000.00 prize will be credited to the winner's Primary Savings associated with the qualifying credit card account. The winner will be notified by phone or email on Friday, January 29, 2027. The winner will have 24 hours to respond and claim the prize. The prize is non-transferrable. Participating Members need not be present at the drawing to win.

Prize Eligibility: In order to be eligible to win a prize in a drawing, a Participating Member's Qualifying Account must be open and active through the drawing period. If the Qualifying Account is owned by more than one individual, the primary member under whose taxpayer identification number earnings on the account would be reported to the Internal Revenue Service should such reporting be required for the account shall be deemed the Participating Member and only the Participating Member shall be eligible to win the prize. The Credit Union shall confirm the Participating Member's eligibility by verifying identity, age, account standing and certifying all transactions constitute a Raffle entry, before the Participating Member can receive the prize. If the winning Participating Member does not respond, the prize is forfeited or the prize is not claimed within 24 hours, the prize will be awarded to the first alternate.

Odds: Actual odds of winning are based upon the number of eligible entries received. Each eligible entry shall have a chance of winning the prize that is equal to that of all other entries in the Raffle. Except for the methods of entry listed in these Official Rules, taking any other action, or purchasing any goods or services, will not increase the odds of winning.

Decisions: By entering the Raffle, Participating Members agree to abide by and be bound by these Official Rules, as may be amended, and to accept the decisions of the Credit Union as final. Participating Members also agree to hold the Credit Union and their officers, directors, employees, members, representatives, and agents harmless from any liability arising from participation in the Raffle, or the acceptance of any prize. The Credit Union and their officers, directors, employees, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of Participating Members, entrants and/or the winner arising from, or in connection with, acceptance of the prize awarded or participation in the Raffle. The Credit Union reserves the right to disqualify Participating Members, entrants and/or the winner who fails to follow these Official Rules, as same may be amended, or who make any misrepresentations relative to the Raffle and prize redemption.

Publicity: By participating in the Raffle, each winning Participating Member grants the Credit Union the right and permission to use the winning Participating Member's name, voice, city/state of residence, photograph and/or likeness and prize won in promotional and other materials, via all forms of media now known or hereafter devised worldwide, in perpetuity, without any further or additional notice, attribution, permission or compensation (other than the prize(s) won), except where prohibited by law. Each winning Participating Member further agrees that their name and prize won may be revealed to other Participating Members upon request.

Compliance with Law: All issues and questions concerning the construction, validity interpretation, and enforceability of these Official Rules, or the rights and obligations of entrants, Participating Members, the prize winner, and the Parties in connection with the Raffle,

shall be governed by, and construed in accordance with, the substantive laws of the State of Michigan, without regard to its choice of law principles, and applicable Federal law.

Taxes: The winning Participating Member is solely responsible for all applicable federal, state and local taxes and any expenses associated with the prize, unless otherwise indicated.

Sponsor: This raffle is sponsored and administered by Health Advantage Credit Union, PO Box 6160, Saginaw Michigan 48608.