

**SERVICE 1ST FEDERAL CREDIT UNION SO NOT TYPICAL NEW MEMBER SWEEPSTAKES
PARTICIPATION LIMITED TO LEGAL RESIDENTS OF PENNSYLVANIA
WHO MEET THE ELIGIBILITY REQUIREMENTS AS DEFINED BELOW**

**NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.
A PURCHASE OR OBLIGATION WILL NOT IMPROVE YOUR CHANCE OF WINNING.**

1. **ELIGIBILITY:** The Service 1st Federal Credit Union So Not Typical Sweepstakes (the “Sweepstakes” or “Promotion”) is open only to legal residents of the State of Pennsylvania (the “Eligibility Area”) who are at least 18 years of age or older and meet the eligibility requirements for Service 1st Federal Credit Union membership (the “Entrant”). To check if you are eligible for membership, visit <https://service1.org/join/membership-eligibility/am-i-able-to-join>. Participation in this Sweepstakes is limited to individuals only; commercial enterprises and business entities are not eligible. This Sweepstakes is void outside of the Eligibility Area and where prohibited or restricted by law. Employees of Service 1st Federal Credit Union (the “Sponsor” or “Service 1st”), its affiliates, subsidiaries, prize providers, advertising, promotion partners and internet agencies, and any other companies engaged in the development, administration, production, fulfillment or distribution of materials for this Promotion, including Marden-Kane, Inc. (the “Administrator”), and each of their respective officers, directors and agents (collectively "Released Parties") and their immediate family members (spouse, parent, sibling, grandparent and children, regardless of where they live) and/or those living in the same household of each, are not eligible to win a prize. All federal, state and local laws and regulations apply. Participation constitutes Entrant’s full and unconditional agreement to these Official Rules and Sponsor/Administrator’s decisions, which are final and binding in all matters related to the Sweepstakes. Receiving a prize is contingent upon fulfilling all requirements set forth herein. Noncompliance with any of the above eligibility requirements will result in disqualification.
2. **PROMOTION PERIOD:** The Sweepstakes begins on **August 15, 2024** at 12:00 a.m. Eastern Time (ET) and ends at 11:59:59 p.m. ET on **November 30, 2024** (the “Promotion Period”). Sponsor’s computer is the official time-keeping device for the Sweepstakes.
3. **TWO WAYS TO ENTER:**
 - A. **Via becoming a NEW Member of Service 1st** – Entrants who are NEW to Service 1st, can apply to become a member during the Promotion Period by submitting an application at their local Service 1st branch, online by visiting <https://service1.org>, or at an auto dealership participating in the Service 1st indirect auto loan program. New members will be subject to a \$1 one-time membership fee and are required to open a savings account with a minimum \$5 deposit. Entrant will receive one (1) entry upon the approval of their application during the Promotion Period (a “New Member entry”). Sponsor is not responsible for any delays in processing applications which may result in membership being approved after the Promotion Period, and Entrants agree that Sponsor shall not be at fault for any delay in the application review and approval process. The eligibility of an Entrant is at Sponsor’s sole discretion. Entries will be deemed to be earned by the primary member named on the Service 1st account.
 - B. **Via the Mail** – Existing Service 1st members and Entrants who do not wish to apply for Service 1st membership can enter the Sweepstakes by hand printing their complete name, address (no P.O. Boxes), city, state, ZIP code, email address, and a daytime phone number (including area code) on a plain piece of 3” x 5” paper, and mailing it in a hand-addressed #10 business-size envelope with first-class postage affixed, to: Service 1st So Not Typical New Member Sweepstakes, P.O. Box 698, Syosset, NY 11791-0698 (the “Mail-in entry”). Entrant’s outer-mailing envelope must include a valid return address, which includes a complete first and last name. Mail-in entries received without a verifiable and legible return address will be deemed incomplete and invalid. Mail-in entry, including outer-mailing envelope must be handwritten. No mechanically reproduced entries or metered mail permitted. Mail-in entries that are mechanically reproduced, copied, illegible, incomplete, postage due, late or inaccurate are void. Mail-in entries become the property of the Sponsor and will not be returned. Mail-in entries that are not in the format specified above or do not comply with eligibility requirements are subject to disqualification, at Sponsor’s sole discretion. Proof of mailing does not constitute proof of receipt. No

correspondence will be acknowledged or entered into. **Mail-in entries must have a postmark date from August 15, 2024 to November 30, 2024, and be received by December 6, 2024.**

Limit one (1) entry per Entrant regardless of method of entry. In the event multiple entries are received from the same Entrant, only the first entry received will be considered valid.

4. **RANDOM DRAWING AND ODDS OF WINNING.** A random drawing to select two (2) potential winners will be conducted on or about **December 10, 2024** from among all New Member entries and Mail-in entries received. The random drawing will be conducted by the Administrator, an independent judging organization, whose decisions are final. Odds of winning will depend on the number of eligible entries received during the Promotion Period.
5. **WINNER NOTIFICATION AND VERIFICATION.** Potential winners are subject to verification, including membership eligibility verification. To be eligible to receive a prize, Entrants with a Service 1st member's account must be in good standing and in open status throughout the Promotion Period and through the time of prize award. An Entrant is not deemed a winner of any prize unless and until (i) the Entrant's eligibility has been verified, (ii) all requirements determined by the Sponsor to claim his/her prize have been fulfilled, and (iii) the Entrant has been notified that the acceptance and verification process is complete. The potential winner will be contacted by the Administrator via email or phone (utilizing the contact information associated with the member's Service 1st account or provided on the Mail-in entry, as applicable). Potential winner will be required to sign and return an Affidavit of Eligibility/Release of Liability, and where lawful, a Publicity Release, and an IRS Form W-9 to include winner's social security number that will be used solely for tax reporting purposes (collectively "Documents"). Completed Documents must be returned within 5 days (including Saturdays, Sundays and Holidays) of attempted delivery of same. If a potential prize winner (a) cannot be contacted after a reasonable attempt has been made (as determined by the Administrator in its sole discretion); or (b) fails to timely return the completed Documents within the time specified herein; or (c) refuses the prize; or (d) the prize or prize notification is rejected or returned as undeliverable, then such potential winner will be disqualified and forfeits all rights to be deemed the winner and an alternate potential prize winner will be notified, time permitting. Upon prize forfeiture, no compensation will be given. The Administrator will attempt to contact up to three (3) alternates in accordance with the above procedure, after which the prize will remain unawarded.
6. **PRIZES AND APPROXIMATE RETAIL VALUE** – Two (2) Grand Prizes are available to be won, each consisting of \$2,500, which will be awarded in the form of a check. All applicable federal, state, and local taxes on a prize and any expenses relating to the acceptance/use of a prize not specified herein are the sole responsibility of the winner. Limit one (1) prize per person/household. Prizes are not transferable. No prize substitutions permitted except at the sole discretion of Sponsor and Sponsor reserves the right to substitute the Grand Prizes or otherwise cancel the Sweepstake for any reason. Prizes will be awarded by Sponsor within 4 weeks after winner verification is complete. Prizes consist of only those items specifically listed as part of the prize.
7. **RELEASE:** Entrants/winners agree to release, discharge and hold harmless the Released Parties and their respective successors and assigns from and against any claim or cause of action or liability (including but not limited to, personal injury, death or damage to or loss of property) arising out of participation in the Sweepstakes or acceptance/receipt/use or misuse of the prize, or for any claims based on publicity rights, defamation, invasion of privacy, copyright or trademark infringement or any other intellectual property-related cause of action, and agree to be bound by the Official Rules and the decisions of the Sponsor and/or Sponsor's representatives, which are final. Acceptance of a prize constitutes permission for the Sponsor and its agencies to use winner's name and/or likeness for purposes of advertising and trade without further compensation, including a winners list, unless prohibited by law. By accepting a prize, winner understands and agrees that he/she may be videotaped, recorded and/or photographed. Rights to any prize award video, audio and/or photo belong solely to the Sponsor and can be used in any media throughout the world in perpetuity and in any manner at Sponsor's sole discretion, without further review, notice, approval, consideration or compensation to the winner or any third party.
8. **LIMITATION OF LIABILITY.** Released Parties assume no responsibility for undeliverable email messages resulting from any form of active or passive email filtering by a user's Internet service provider and/or email client or for insufficient space in user's email account to receive email. Released Parties are not responsible for computer, network, technical,

printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Sweepstakes, including without limitation, technical hardware or software failures of any kind, errors or malfunctions which may occur in connection with the administration of the Sweepstakes, the announcement of the prize, the processing of entries or in any Sweepstakes-related materials; or for applications or mail that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. Sponsor not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of prizes.

9. **GENERAL CONDITIONS.** The Sweepstakes is subject to all applicable federal, state and local laws and regulations. The value of the prize is taxable as income and will be reported for tax purposes as required by law; winner will receive an IRS form 1099 for the value of the prize. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes if it cannot be executed as planned for any reason or event beyond Sponsor's control, including but not limited to a force majeure event or occurrence, an "act of God" (e.g., natural disaster, etc.) or an unforeseeable health event (e.g., pandemic) making it inadvisable, impractical, impossible or illegal or which materially affects a party's ability to perform its obligations under these Sweepstakes Rules in whole or in part, or if fraud, technical failures, human error or any other causes beyond the reasonable control of the Sponsor impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. If terminated, Sponsor may, at its discretion, award prizes from among all non-suspect, eligible entries received up to the time of such action. In no event will more than the stated number of prizes be awarded. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

10. **IMPORTANT NOTICE REGARDING DISPUTE RESOLUTION AND WAIVER OF CLASS ACTION.** These Official Rules contain terms that govern how claims relating to this Promotion will be resolved. For example, they include an arbitration agreement and waiver of a class action that require submitting Promotion-related claims to an arbitrator (instead of going to court before a judge or jury). They also limit the ability to bring claims on behalf of other persons (that is, it prohibits bringing any class action or collective or representative proceeding). The Official Rules also limit the type of damages that can be recovered. Please read these terms carefully as they impact your legal rights and, by participating in the Promotion you are agreeing to the terms.

CHOICE OF LAW/JURISDICTION AND DISPUTE RESOLUTION: This Sweepstakes is offered only in the State of Pennsylvania and is governed by the laws of the State of Pennsylvania. Sponsor's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision. By participating, Entrants irrevocably consent to the dispute resolutions stated below as well as to the sole and exclusive jurisdiction of the courts of the State of Pennsylvania located in the County of Montour for any action, suit or proceeding arising out of or relating to this Promotion.

Entrant agrees that whenever you have a disagreement with Administrator or Sponsor arising out of, connected to, or in any way related to the Promotion, the Official Rules, or the Sponsor's and/or Administrator's Privacy Policy, you will send a written notice to the Sponsor ("Demand"). Entrant agrees that the requirements of this Dispute Resolution section will apply even to disagreements that may have arisen before Entrant accepted these Official Rules or the Sponsor's and/or Administrator's Privacy Policy. Entrant must send the Demand to the following address (the "Notice Address"): Service 1st Federal Credit Union, 1985 Montour Blvd., POB 159, Danville, PA 17821, Attention: Compliance Department. Entrant agrees that he/she will not take any legal action, including filing a lawsuit or demanding arbitration, until 10 business days after Entrant sends a Demand. If the disagreement stated in the Demand is not resolved to Entrant's satisfaction within 10 business days after it is received, and Entrant intends on taking legal action,

Entrant agrees that it will file a demand for arbitration with the American Arbitration Association (the "Arbitrator"). This arbitration provision limits the ability of Entrant, Administrator, and Sponsor to litigate claims in court and Entrant, Administrator and Sponsor each agree to waive their respective rights to a jury trial or a state or federal judge. Entrant agrees that it will not file any lawsuit against Administrator or Sponsor in any state or federal court. Entrant agrees that if it does sue in state or federal court, and Administrator or Sponsor brings a successful motion to compel arbitration, Entrant must pay all fees and costs incurred by Administrator and Sponsor in court, including reasonable attorney's fees. For any such filing of a demand for arbitration, Entrant must provide proper service under the rules of the Arbitrator and notice to the Notice Address may not be sufficient. If, for any reason, the American Arbitration Association is unable to conduct the arbitration, Entrant may file its case with any national arbitration company. The Arbitrator shall apply the AAA Consumer Arbitration Rules effective September 1, 2014 (and as may be amended) and as modified by the agreement to arbitrate in this Dispute Resolution section. Entrant agrees that the Arbitrator will have sole and exclusive jurisdiction over any dispute it has with Administrator or Sponsor. The Federal Arbitration Act allows for the enforcement of arbitration agreements and governs the interpretation and enforcement of the agreement to arbitrate. This arbitration provision does not apply to: (a) Claims brought individually in small claims court (or a similar court of limited jurisdiction), so long as any such Claim remains in small claims court; (b) provisional remedies in aid of arbitration from a court of appropriate jurisdiction (e.g., injunctive relief, attachment); and (c) covered members of the armed forces pursuant to 10 U.S.C. § 987(e)(3). The place of arbitration shall be Danville, Pennsylvania. Entrant agrees that it will not file a class action or collective action against Administrator or Sponsor, and that Entrant will not participate in a class action or collective action against them. Entrant agrees that it will not join its claims to those of any other person. Notwithstanding any other provision in the Official Rules, or the Sponsor's and/or Administrator's Privacy Policy, if this class action waiver is invalidated, then the agreement to arbitrate is null and void, as though it were never entered into, and any arbitration dispute at that time will be dismissed without prejudice and may be refiled in a court. Under no circumstances does Entrant, Administrator, or Sponsor agree to class or collective procedures in arbitration or the joinder of claims in arbitration. Administrator and Sponsor agree that we will submit all disputes with Entrant to arbitration before the Arbitrator. 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's in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Pennsylvania, without giving effect to any choice of law or conflict of law rules (whether of the State of Pennsylvania or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Pennsylvania. This arbitration provision shall survive conclusion, modification or termination of the Promotion and suspension, revocation, closure, modification, or amendments to the Official Rules, and any aspect of the relationship of the parties relating to or arising from participation in the Promotion.

11. **PRIVACY.** Becoming a new Service 1st member during the Promotion Period or submitting a Mail-In Entry constitutes Entrant's consent to participate in this Sweepstakes and consent for Sponsor to obtain, use and transfer Entrant's name, mailing address, email, phone number and other information to a third-party for the purpose of administering this Sweepstakes and to award the prize. Information collected from Entrants is subject to Sponsor's Privacy Policy, a complete copy of which may be found at <https://service1.org/promo-landing-pages/privacy-policy>. Sponsor shall not sell, share or otherwise disclose personal information of Entrants with third parties, other than to third parties engaged by Sponsor to fulfill the above purposes. Any personal information handled by an agency or vendor of Sponsor, will be done solely on behalf of Sponsor and all such information shall be handled in conformity with Sponsor's Privacy Policy. Marden-Kane, Inc. has been contracted as an independent third-party administrator. Entry information that is shared with Marden-Kane, Inc. is for the sole purpose of the notification and the fulfillment of a respective prize.
12. **WINNERS LIST:** The names of the prize winners will be announced at www.service1.org on or about December 27, 2024 or after the winners have been verified.

SPONSOR: Service 1st Federal Credit Union, 1985 Montour Blvd., Danville, PA 17821.

ADMINISTRATOR: Marden-Kane, Inc., 575 Underhill Blvd., Suite 222, Syosset, NY 11791-3416.

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