

SPRING SWEEPSTAKES ("SWEEPSTAKES") 2025 OFFICIAL RULES

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED. SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

- ELIGIBILITY REQUIREMENTS:** Open to legal residents of the 50 United States and the District of Columbia, including the territories of Guam and Saipan, who are 18 years of age or older. The following are not eligible to enter or win a prize: employees, contractors, directors and officers of Fiserv Solutions, LLC (the "Sponsor"), its parent, subsidiaries and affiliated companies, employees of participating financial institutions as listed in section 3, distributors, web design, advertising, fulfillment, legal, judging, and sweepstakes agencies involved in the administration, development, fulfillment, and execution of this Sweepstakes (collectively, "Sweepstakes Parties"), and the immediate family members of each (spouse, parent, child, sibling, grandparent, and spouse or "step" of each) and those living in their same households (those persons whether related or not who live in the same residence for at least three months during the 12-month period preceding the start date of the Sweepstakes). Void where prohibited.
- SWEEPSTAKES PERIOD:** Sweepstakes begins at 12:00:01 a.m. Eastern Time (ET) on April 1, 2025 and ends at 11:59:59 p.m. ET on May 31, 2025 (the "Sweepstakes Period").
- TO ENTER:** There are two (2) methods of entry into the Sweepstakes.

First Entry Method — Online: Accountholders in good standing (not in default under their agreement as of March 31, 2025) at a participating financial institution (as defined set forth below) will receive one (1) entry into the Sweepstakes for each one (1) of the following actions completed during the Sweepstakes Period (each a "Qualifying Transaction").

- Bill Pay
 - Add and pay a new bill.
 - Qualifying Bill Pay transactions must be at least \$10.00 and must be sent to a unique party with a different mailing address from the Bill Pay subscriber; payments to oneself are excluded.
- eBill
 - Activate an eBill.
- AutoPay
 - Set up a new auto payment for eBill.
 - Set up a new recurring payment.
- TransferNow
 - Add and complete an inbound transfer from a new external account.

- Qualifying transfers must be at least \$50.00 moved between a newly added TransferNow external account and a qualified account at the FI, and new registration qualifiers must complete the add-and-verify account process.
- Zelle®
 - Add and pay a new Zelle® contact.
 - Qualifying Zelle® payments must be at least \$5.00 and paid to a third party with a different mailing address from the primary online banking accountholder from which the payment is made.
- Mobile Banking
 - Enroll in mobile banking: Download the mobile app and link to your online banking account.
 - Qualifying mobile banking transactions must occur within the FI's mobile banking app and linked to the user's online banking account.
- (Digital Card Management) CardHub
 - Set up a control with Cards.

Details on Qualifying Transactions:

The Sponsor services and the financial services generally offered at the various financial institutions vary. All Qualifying Transactions must be completed during the Sweepstakes Period. All entrants must be the primary accountholder of the FI account associated with the action used to enter. In the event of a dispute as to who submitted an entry, the natural person associated with the email account used for entry will be considered the entrant, but only if that person is otherwise eligible to enter the Sweepstakes.

Automated means of entry are prohibited, and any use of automated devices to enter or subvert the entry process will result in disqualification and all associated entries will be void.

"Participating Financial Institutions" shall be defined as the following:

Abilene Teachers Federal Credit Union, America First Credit Union, Appalachian Community Federal Credit Union, ABNB FCU, Arkansas Federal Credit Union, Armstrong Associates FCU, Astra Bank, BAC Community Bank, Bank of Travelers Rest, Baptist Health South Florida Federal Credit Union, Bayou Federal Credit Union, Beach Cities Commercial Bank, Beach Municipal FCU, Century Federal Credit Union, Champion Credit Union, Inc, Chocolate Bayou Credit Union, Choice One Community Credit Union, Comerica, Comerica SMB, Citizens National Bank, City National Bank & Trust, Community State Bank, Coral Community FCU, Dean Bank, Dollar Bank, ECU Credit Union, Farmers & Merchants Union Bank, Farmers National Bank of Danville, Fibre FCU, FiCare Federal Credit Union, First Citizens State Bank, First Federal Savings Bank, First Financial FCU, First State Bank & Trust, First State Bank of FL Keys, FNB Community Bank, GNB Bank, Go Energy Credit Union, Greenville Heritage FCU, Greenwood Credit Union, Hawaii FCU, Home State Bank, Hometown Bank, Interstate CU, InTouch Credit Union, Jeff Bank, MCS Bank, Members 1st Credit Union, Miami Federal Credit Union, MN Catholic Credit Union, Motion Federal Credit Union, NHFCU, People's Alliance Federal Credit Union, Peoples Bank of Kentucky, Pioneer Bank, POLAM FCU, Prairie Community Bank, Provident Bank, RARITAN BAY FED CREDIT UNION, RELIABANK, Ridgedale Federal Credit Union, Rutgers FCU, SECNY FCU, Security First Credit Union, Security National Bank of Enid, Select Federal Credit Union, Simplicity Credit Union, Space City Credit Union, Staley Credit Union, Tarrant County Credit Union, The Atlantic Federal Credit Union, The District Credit Union, The Northumberland National Bank, Tri County Area FCU, UNION Savings BANK, Village Bank, Wayne Bank, WESLA FCU, Your Legacy FCU

Second Entry Method: If you are not an FI accountholder in good standing and/or do not wish to complete a Qualifying Transaction, you may enter the Sweepstakes by mail. To receive one (1)

entry, hand-print the following on a 3-1/2" x 5" postcard: "Spring Sweepstakes," your full name, full mailing address, day and evening phone numbers, email address (if any), and date of birth and mail it with proper postage to: "Spring Sweepstakes", C/O MRI, P.O. Box 487, Oak Park, IL 60303-0487. Limit one (1) entry per postage-stamped postcard. Mail-in entries must be handwritten and postmarked by May 31, 2025, and received by June 6, 2025. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. No mechanical reproductions will be accepted. Sponsor is not responsible for lost, late, illegible, invalid, misdirected, mutilated, incomplete, or postage-due mail/entries, which will be disqualified. Mail-in entries become the property of Sponsor and will not be returned.

By participating, entrants agree to the Official Rules and the Sponsor's decisions, which are final and binding in all respects. Information collected online in connection with this Sweepstakes will be governed by Sponsor's Privacy Policy (available at <https://www.fiserv.com/en/about-fiserv/privacy-policy.html>).

4. **SWEEPSTAKES DRAWING AND ODDS OF WINNING:** Potential prize winners will be selected in a random drawing from all eligible entries received on or about June 11, 2025, by a third-party promotion administrator, whose decisions shall be final and binding on all matters relating to the Sweepstakes. The odds of winning depend on the number of eligible entries received.
5. **PRIZES:**

Ten (10) Grand Prizes: \$1,000 awarded in the form of a check made payable to each winner.

Total value of all Grand Prizes: \$10,000.
6. **PRIZE RESTRICTIONS: Limit one (1) prize per person/household.** Prizes are non-transferable, and no prize substitution is permitted. Winners are solely responsible for any taxes on the prize and will be issued an IRS Form 1099 for the Grand Prize value. As a condition of winning, each potential winner will be required to complete a W-9 Tax Form and will be required to furnish his/her Social Security number for the purpose of preparation of any tax forms as required by law. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of the winners.
7. **WINNER NOTIFICATION AND PRIZE CLAIMS:** Winners are subject to verification, including verification of age. The potential Grand Prize winners will be required to complete, sign, and return an Affidavit of Eligibility/Liability Release and, where lawful, a Publicity Release (granting the use of the winner's name, city/state, likeness, or photograph by Sponsor for advertising/publicity purposes, without further compensation) within seven (7) calendar days of attempted mail notification or prize may be forfeited, and an alternate winner may be contacted. If a winner is an eligible minor in his/her state of residence (18 in NE or AL), the prize will be awarded to the eligible minor's parent or legal guardian, who must sign and complete the Affidavit of Eligibility/Liability Release and, where lawful, the Publicity Release on the minor's behalf. Sponsor is not responsible for any change of mailing address, email address, and/or telephone number of entrants. In the event of non-compliance with these Official Rules or if a prize notification or prize is unclaimed or returned as undeliverable, the applicable prize will be forfeited, and an alternate winner may be contacted. Prizes may not be awarded if the prizes are not properly claimed. Prizes will be mailed within 6-8 weeks of verification.
8. **GENERAL CONDITIONS: INTERNET CAUTION: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL**

PROSECUTION. If, for any reason, the Sweepstakes is not capable of running as planned for any reason, including without limitation, due to infection by computer viruses, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes that corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, Sponsor reserves the right, at its sole discretion, to disqualify any individual who is responsible or who tampers with the entry process, and to cancel, modify, or terminate the Sweepstakes. In the event of cancellation, Sponsor will award the prize in a drawing from among all eligible, non-suspect entries received prior to cancellation. In the event that an entry is confirmed to have been erroneously deleted, lost or destroyed, the entrant's sole remedy shall be another entry into the Sweepstakes. This Sweepstakes is offered only in the United States, and is governed by the laws of the state of Wisconsin, and entrant consents to jurisdiction and venue in, and agrees that all claims and disputes must be resolved in, the federal or state courts in Waukesha County, Wisconsin.

9. **LIMITATIONS OF LIABILITY AND RELEASE:** No liability or responsibility is assumed by Sponsor or Sweepstakes Parties resulting from the user's participation in or attempt to participate in the Sweepstakes. No responsibility or liability is assumed by the Sponsor or Sweepstakes Parties for technical problems or technical malfunction with respect to the processing of the entries, Qualifying Transactions, or the operation of any website, including data loss and/or corruption, faulty computer, telephone, cable, satellite, network, electronic, wireless or internet connectivity, or other online communication problems; errors or limitations of any internet service providers, servers, hosts, or providers; garbled, jumbled, or faulty data transmissions; failure of any email transmissions to be sent to or received; lost, late, delayed, or intercepted email transmissions; inaccessibility of any website in whole or in part for any reason; traffic congestion on the internet or a website; unauthorized human or non-human intervention in the operation of the Sweepstakes, including without limitation, any unauthorized tampering, hacking, theft, virus, bug, or worm. The failure of Sponsor and the Sweepstakes Parties to comply with any provision of these Official Rules due to an act of God, hurricane, war, fire, riot, earthquake, terrorism, act of public enemies, or actions of governmental authorities — outside of the control of the Sponsor and the Sweepstakes Parties (excepting compliance with applicable codes and regulations) or other force majeure event—will not be considered a breach of these Official Rules. Sponsor and Sweepstakes Parties are not responsible for any typographical errors in the announcement of any prize or these Official Rules. Sponsor and the Sweepstakes Parties are not responsible for any personal injury or property damage or losses of any kind that may be sustained to users resulting from participation in the Sweepstakes or the receipt or use of any prize. By participating in the Sweepstakes, the entrant thereby releases Sponsor and the Sweepstakes Parties from any and all claims, damages, or liabilities arising from or relating to such entrant's participation in the Sweepstakes. As a condition of entering, entrants (or their parent or legal guardian if an eligible minor) agree (and agree to confirm in writing): (a) to release Sponsor and Sweepstakes Parties from any and all liability, loss, or damage incurred with respect to the awarding, receipt, possession, and/or use or misuse of any prize; (b) under no circumstances will entrant be permitted to obtain awards for, and participant hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (c) all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually without resort to any form of class action; and (d) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs.
10. **PUBLICITY:** Except in Tennessee and where prohibited by law, by accepting a prize, the winner (or winner's parent/legal guardian, if winner is an eligible minor) grants permission for Sponsor and those acting under its authority to use his/her name and address (city and state), photograph, voice, and/or likeness, for advertising and/or publicity purposes, in any and all media (including posting on Sponsor's website) now known or hereinafter invented without territorial or time limitations and without further notice to and without additional compensation. If you are selected as a winner, your information will also be included in a publicly available winners' list.

11. **11. WINNERS' LIST:** For the names of the winners, please visit www.SpringIntoBetterBanking.com. Winners will be posted for approximately thirty (30) days after verification.

12. **SPONSOR:** Fiserv Solutions, LLC, 600 N. Vel R. Phillips Ave., Milwaukee, WI 53203.

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