

Official Rules 2025 Alcon Employees Federal Credit Union Direct Deposit Giveaway (“Sweepstakes”)

No purchase necessary. Purchase will not increase your chance of winning. All entries have an equal chance of winning. Void where prohibited by law.

- 1. How to Enter:** The 2025 Alcon Employees Federal Credit Union (AEFCU) Direct Deposit Giveaway begins at 12:00:01 am (EST) on January 1, 2025 and ends at 12:00:00 pm, midnight on December 31, 2025 (“Promotional Period”). This Sweepstakes consists of four (4) drawings each month with forty-eight (48) winners through December 31, 2025. Member must have set up direct deposit of \$250+ to an eligible AEFCU checking or savings account. Winner(s) will receive a deposit of \$50 to their Primary Share Account. To be eligible for the incentive, the member must have an account in good standing and have an active direct deposit with AEFCU at the time of drawing.
- 2. Eligibility:** Sweepstakes is open to all AEFCU members in good standing with no history of delinquency with any loan/account at the credit union. AEFCU employees and volunteers, their immediate families and persons living in their households, whether related or not, are not eligible. Void where prohibited or restricted by law. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. In the event of conflicting law, the law of Texas will prevail.
- 3. Odds:** The estimated odds of winning an incentive for drawing depend on the total number of eligible entries received during the promotional period.
- 4. Prizes:** For members with active direct deposit of \$250+ into an eligible checking or savings account at the credit union: Four (4) \$50 deposits will be awarded to eligible entries selected at a random on a monthly basis (48 before the contest period ends).
- 5. Drawing and Notification:** At the end of each month, winners will be selected at random on or before the 5th day of the following month. Winners will be notified by phone at the phone number previously provided by the member, by email at the email address provided and/or by mail. Should a winner decline the prize, an alternate winner may be selected from the remaining eligible entries, at Sponsor's sole discretion. Potential winners must accept prizes as directed by Sponsor within 14 days of notification. Sponsor is not responsible for any delay or failure to receive notification for any reason, including inactive phone number, technical difficulties associated therewith, or winners' failure to adequately monitor voicemails. Any winner notification not responded to within 14 days of notification may result in prize forfeiture. Distribution of prizes are final.
- 6. Disclosures:** By participating in the Sweepstakes, entrants agree to release, indemnify and hold harmless AEFCU, its officers, directors, and employees (collectively, “Releasees”) from and against any injuries, losses, damages, claims, actions and any liability of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, misuse or non use of the prize that may be awarded. The decision of the judges is final. Each winner will be responsible for paying all costs and expenses related to a prize that are not specifically mentioned, including, but not limited

to, income taxes, and any other expenses that might reasonably be incurred by the winner in receiving or using the prize.

- 7. Rules/Winners List:** Official rules and a list of winners are available by request.
- 8. Sponsor:** Alcon Employees Federal Credit Union, 6201 South Freeway Fort Worth, TX 76134.
- 9. Limitation of Liability:** Sponsor assumes no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Sweepstakes; (c) any technical malfunction, failure, error, omission, regardless of cause, with regard to any equipment, systems, networks, computers or providers utilized in any aspect of the operation of the Sweepstakes; (d) inability to access mobile banking site; (e) transactions that are processed late or incorrectly or are incomplete or lost due to computer or electronic malfunction; human or other errors; and any entries which are late, lost, incomplete, misdirected, misdelivered, stolen, or any combination thereof; or (f) any injury or damage to participant's or to any other person's computer or mobile device which may be related to or resulting from any attempt to participate in the Sweepstakes or download of any materials in the Sweepstakes.
- 10. Disputes/Governing Law:** All issues and questions concerning the construction, validity, interpretation and enforceability of these rules, or the rights and obligations of any entrant or the Sweepstakes Entities in connection with the Sweepstakes, shall be governed by and construed in accordance with the laws of the State of Texas without giving effect to any choice of law or conflict of law rules or provisions which would cause the application of the laws of any jurisdiction other than the State of Texas.
- 11. Publicity:** Winner's acceptance of a prize constitutes permission for the Sponsor to use winner's name, address (city and state only) information and likeness, for advertising/publicity purposes and in all forms of media (including posting on web site and/or social media), in perpetuity, without further notice to or compensation in connection with said Sweepstakes or the prize awarded.
- 12. NO PURCHASE NECESSARY:** To enter by mail, hand-print your complete name, address, city, state, zip, phone number (including area code) and the words "2025 Direct Deposit Giveaway" on a 3"x 5" card, and mail in a stamped #10 envelope, hand printed, to: "Direct Deposit Giveaway", Alcon Employees Federal Credit Union, 6201 South Freeway Fort Worth, TX 76134. Mail-in entries will be accepted beginning January 1, 2025, and must be received by December 31, 2025. One entry per person. No mechanical reproductions permitted. Entries become the sole property of the Sponsor and will not be acknowledged or returned.