

Sizzlin' Summer Sweepstakes
TruNorthern Federal Credit Union ("Sponsor")
Official Rules

NO PURCHASE, PAYMENT, LOAN APPLICATION, LOAN CLOSING, DEPOSIT, OR OTHER FINANCIAL TRANSACTION IS NECESSARY TO ENTER OR WIN. A PURCHASE OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.

The Sizzlin' Summer Sweepstakes ("Sweepstakes") is sponsored by TruNorthern Federal Credit Union, located at 494 East Main Street, Malone, New York 12953 ("Sponsor"). By entering, each entrant agrees to be bound by these Official Rules and by the Sponsor's decisions, which are final and binding on all matters relating to the Sweepstakes.

1. Sweepstakes Period

The Sweepstakes begins at 12:01 a.m. Eastern Time on August 1, 2026, and ends at 11:59 p.m. Eastern Time on August 31, 2026 ("Sweepstakes Period").

Online entries must be received by 11:59 p.m. Eastern Time on August 31, 2026. In-person entries may be submitted during regular business hours at a participating branch during the Sweepstakes Period.

The Sponsor's computer system will be the official timekeeping device for online entries.

2. Eligibility

The Sweepstakes is open to natural persons who:

- Are legal residents of New York;
- Are at least 18 years old at the time of entry; and
- Are members of TruNorthern Federal Credit Union when the Sweepstakes Period begins and remain members through the date the prize is awarded.

No person is required to open an account, increase an account balance, apply for or obtain a loan, purchase any product or service, or conduct any financial transaction to enter or win.

Employees, officers, directors, and supervisory committee members of the Sponsor, and their immediate family members and household members, are not eligible. "Immediate family member" means a spouse, parent, child, sibling, stepchild, stepparent, or stepsibling, regardless of

where the person resides. “Household member” means any person who shares the same residence for at least three months during the year.

The Sweepstakes are void outside New York and wherever prohibited or restricted by law.

3. How to Enter

Eligible members may enter using either of the following free methods:

- In-person entry. Visit a TruNorthern Federal Credit Union branch in Malone, Chateaugay, or Brushton during regular business hours within the Sweepstakes Period and request an official entry form. Complete the form and submit it as directed. No teller transaction, deposit, withdrawal, loan inquiry, loan application, or other business with the Sponsor is required.
- Online entry. Visit <https://www.trunorthernfcu.org/>, follow the instructions, complete all required fields, and submit the entry form during the Sweepstakes Period.

Each entry method is free and provides an equal chance of winning. Entries associated with a loan application, loan closing, deposit, account balance, debit or credit card use, referral, or purchase will not receive any additional weight or increased chance of winning.

All entry information must be truthful, accurate, and complete. Proof of submission does not constitute proof that the Sponsor received an entry.

4. Entry Limit

Limit one entry per eligible person during the entire Sweepstakes Period, regardless of entry method.

The use of multiple names, email addresses, identities, automated systems, scripts, bots, or other methods to obtain more than one entry is prohibited. Duplicate, incomplete, automated, mechanically reproduced, corrupted, illegible, late, misdirected, or fraudulent entries may be disqualified.

If more than one entry is received from the same person, the Sponsor may retain the first eligible entry received and disqualify all subsequent entries.

5. Winner Selection and Odds

On or about September 10, 2026, the Sponsor or its designated representative will conduct a random drawing from among all eligible entries received during the Sweepstakes Period. One potential winner will be selected.

The odds of winning depend on the total number of eligible entries received. The Sponsor's decisions concerning eligibility, entry validity, administration of the drawing, and application of these Official Rules are final and binding, subject to applicable law.

6. Winner Notification and Verification

The potential winner will be notified using the telephone number and/or email address provided on the entry form.

As a condition of receiving the prize, the potential winner may be required to complete and return, within five business days after notification or within another period specified by the Sponsor:

- An affidavit or declaration of eligibility;
- A prize acceptance and liability release;
- IRS Form W-9 and other reasonably required tax documentation; and
- Any other documentation reasonably necessary to confirm eligibility and administer the prize.

A potential winner may be disqualified, and an alternate potential winner selected by another random drawing, if the potential winner:

- Cannot be contacted after reasonable efforts;
- Does not respond within the time stated in the notification;
- Fails to provide required documentation;
- Declines the prize;
- Is found to be ineligible;
- Has provided false or incomplete information; or
- Has violated these Official Rules.

If a prize notification is returned as undeliverable, the potential winner may also be disqualified.

7. Prize

One prize of \$5,000 will be awarded.

The winner may elect to receive the prize through one of the following methods:

- Deposit into an eligible TruNorthern Federal Credit Union account owned by the winner;
- Payment by check; or
- At the winner's voluntary election, application as a principal-only payment to an eligible automobile loan held by the winner with TruNorthern Federal Credit Union.

Opening an account, applying for a loan, obtaining a loan, or completing any other financial transaction is not required to receive the prize. If the winner does not have an eligible deposit account or automobile loan, or does not elect one of those payment methods, the prize will be paid by check.

Applying the prize to a loan will not alter the loan's regular payment schedule unless the Sponsor separately agrees in writing. The winner remains responsible for all payments due under the loan documents.

The prize is not transferable before award. No substitution is permitted except that the Sponsor may substitute a prize of equal or greater value if the advertised prize becomes unavailable for reasons beyond the Sponsor's reasonable control.

8. Taxes

The winner is solely responsible for all federal, state, and local taxes associated with accepting the prize. The Sponsor will report the prize to the Internal Revenue Service and other taxing authorities as required by law and may issue an IRS Form 1099 or other applicable tax form.

The Sponsor does not provide tax advice. The winner should consult a qualified tax professional regarding the tax consequences of accepting the prize or applying it to a loan.

9. Publicity

Acceptance of the prize does not, by itself, authorize the Sponsor to use the winner's photograph, likeness, voice, or personal statement for advertising or promotional purposes.

The Sponsor may announce the winner's name and city or town of residence to the extent permitted or required by law. Any additional advertising or promotional use of the winner's name, photograph, likeness, voice, or statements will require the winner's separate written consent, unless

otherwise permitted by law. Agreeing to such additional publicity is not a condition of entering or receiving the prize.

10. Privacy

Information collected in connection with the Sweepstakes will be used to administer the Sweepstakes, verify eligibility, contact the potential winner, award the prize, comply with legal and tax-reporting obligations, and prevent fraud or misuse.

Entry does not constitute consent to receive marketing communications. The Sponsor will use and safeguard entrant information in accordance with its applicable privacy notices and policies.

11. Prohibited Conduct

The Sponsor may disqualify any entrant who, in the Sponsor's reasonable determination:

- Tampers or attempts to tamper with the entry process or operation of the Sweepstakes;
- Submits false, misleading, incomplete, or fraudulent information;
- Attempts to obtain more entries than permitted;
- Interferes with another person's participation;
- Violates these Official Rules; or
- Acts in an abusive, threatening, disruptive, or unsportsmanlike manner.

The Sponsor reserves the right to pursue any available legal remedies against a person who intentionally damages a website, interferes with the Sweepstakes, or engages in fraud.

12. Technical and Other Problems

To the fullest extent permitted by law, the Sponsor is not responsible for entries that are lost, late, incomplete, illegible, corrupted, misdirected, undelivered, or not received because of equipment failure, transmission problems, internet or telecommunications outages, programming errors, human error, unauthorized intervention, or other causes beyond the Sponsor's reasonable control.

If an entry is lost or affected by a technical issue, the entrant may submit an in-person entry before the close of the Sweepstakes Period, subject to the one-entry limit.

13. Modification, Suspension, or Cancellation

If fraud, technical failure, unauthorized intervention, natural disaster, governmental action, public emergency, or another event beyond the Sponsor's reasonable control materially impairs the integrity or proper administration of the Sweepstakes, the Sponsor may suspend, modify, or terminate the Sweepstakes, subject to applicable law.

If the Sweepstakes is terminated after it begins, the Sponsor may select the winner by random drawing from among the eligible, non-suspect entries received before the impairment occurred, if doing so is reasonably practicable and lawful. The Sponsor may not modify the Sweepstakes in a manner that materially disadvantages entrants after entries have been submitted, except as reasonably necessary to address circumstances beyond its control or comply with law.

14. Release and Limitation of Liability

By entering, each entrant agrees, to the fullest extent permitted by law, to release and hold harmless the Sponsor and its officers, directors, committee members, employees, agents, representatives, and service providers from claims arising out of participation in the Sweepstakes or the acceptance or use of the prize, except for claims resulting from a released party's gross negligence, willful misconduct, or violation of applicable law.

Nothing in these Official Rules waives any right or remedy that cannot lawfully be waived.

15. Governing Law and Disputes

The Sweepstakes and these Official Rules are governed by the laws of the State of New York, without regard to conflict-of-law principles.

Any dispute arising from the Sweepstakes will be brought individually, and not as part of a class or representative proceeding, in a court of competent jurisdiction located in Franklin County, New York, except where applicable law requires otherwise.

If any provision of these Official Rules is found invalid or unenforceable, the remaining provisions will remain in effect to the fullest extent permitted by law.

16. Winner's Name and Official Rules

A copy of these Official Rules may be obtained at a participating branch or at <https://www.trunorthernfcu.org/>./.

To request the winner's name, send a self-addressed, stamped envelope by October 15, 2026, to:

Sizzlin' Summer Sweepstakes Winner Request
TruNorthern Federal Credit Union
494 East Main Street
Malone, New York 12953

The winner's name will be provided after the winner has been verified and the prize has been awarded.

17. Sponsor

TruNorthern Federal Credit Union
494 East Main Street
Malone, New York 12953
<https://www.trunorthernfcu.org/>