

# OFFICIAL RULES

## Direct Deposit Sweepstakes

**NO PURCHASE, ACCOUNT OPENING, DIRECT DEPOSIT, MEMBERSHIP, OR PAYMENT NECESSARY TO ENTER OR WIN.**

**EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING. MAKING A PURCHASE OF A PRODUCT OR SERVICE, OPENING AN ACCOUNT, MAKING A DIRECT DEPOSIT, OPENING A MEMBERSHIP, OR MAKING A PAYMENT WILL NOT IMPROVE AN INDIVIDUAL ENTRY'S CHANCES OF WINNING.**

### 1. PRIZES

**Monthly Prizes:** Each month during July, August, and September 2026, three (3) Monthly Prize Winners, each receiving \$1,000.00 U.S. Dollars ("USD"), will be named as the result of random drawings, as follows:

**Random Drawing Schedule:**

Random Drawing	Sweepstakes Entry Period	Drawing Date	Prizes to be Awarded
July	7/6/2026 12:00 a.m. PT – 7/31/2026 11:59 p.m. PT	8/17/2026	Three (3) winners each receiving \$1,000.00 USD
August	8/1/2026 12:00 a.m. PT – 8/31/2026 11:59 p.m. PT	9/16/2026	Three (3) winners each receiving \$1,000.00 USD
September	9/1/2026 12:00 a.m. PT – 9/30/2026 11:59 p.m. PT	10/14/2026	Three (3) winners each receiving \$1,000.00 USD

**Consumer Disclosure:** The odds of being selected as a Monthly Prize Winner depend on the number of entries at the time of the drawing. Based on the Credit Union's estimate of 53,358 entries each month, the odds of winning a Monthly Prize are 1 in 17,786.

**Grand Prize:** One (1) Grand Prize of \$5,000 will be awarded to one (1) Grand Prize Winner, as follows:

**Random Drawing Schedule:**

Random Drawing	Sweepstakes Entry Period	Drawing Date	Prize to be Awarded
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Grand Prize	7/6/2026 12:00 a.m. PT – 9/30/2026 11:59 p.m. PT	10/14/2026	One (1) winner receiving \$5,000.00 USD
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**Consumer Disclosure:** The odds of being selected as the Grand Prize Winner depend on the number of entries at the time of the drawing. Based on the Credit Union’s estimate of 53,358 entries, the odds of winning are 1 in 53,358.

Prizes may not be transferred or assigned. No prize substitutions will be made. All applicable federal, state, and local taxes are the winner’s responsibility.

**2. SPONSOR**

The Sweepstakes is sponsored by First Entertainment Credit Union (“Credit Union”). The Credit Union’s address is:

First Entertainment Credit Union  
6735 Forest Lawn Dr.  
Hollywood, CA 90068

**3. SWEEPSTAKES ENTRY PERIOD**

The Sweepstakes Entry Period for the Monthly Prizes are as follows:

<b>Random Drawing</b>	<b>Sweepstakes Entry Period</b>
July	7/6/2026 12:00 a.m. PT – 7/31/2026 11:59 p.m. PT
August	8/1/2026 12:00 a.m. PT – 8/31/2026 11:59 p.m. PT
September	9/1/2026 12:00 a.m. PT – 9/30/2026 11:59 p.m. PT

The Sweepstakes Entry Period for the Grand Prize is as follows:

<b>Random Drawing</b>	<b>Sweepstakes Entry Period</b>
Grand Prize	7/6/2026 12:00 a.m. PT – 9/30/2026 11:59 p.m. PT

Entries made before or after the Sweepstakes Entry Period will be disqualified.

#### 4. **ELIGIBILITY**

A qualified direct deposit means a recurring electronic deposit of payroll, pension, Social Security, government benefits, or other employer/government ACH deposit into an eligible First Entertainment Credit Union personal Value Checking account, as determined by the Credit Union based on its account records, in an amount of at least \$1,000 USD per direct deposit. Person-to-person transfers, internal transfers, account-to-account transfers, mobile wallet transfers, trial deposits, and similar transactions do not qualify unless expressly determined otherwise by the Credit Union.

The Sweepstakes is open to those who are at least 18 years old at the time of entry. Residents of New York, Florida, Rhode Island, and Puerto Rico and other U.S. territories are not eligible for entry. Only one individual's name may be associated with each entry. Employees of the Credit Union and the immediate family (i.e., spouse, son, daughter, sister, brother, mother, father, step-children, step-siblings, and step-parents) of each such employee are not eligible. The Sweepstakes is subject to applicable federal, state, and local laws and regulations. Membership is not required. Void where prohibited by law.

Monthly Prize Winners will not qualify for future Monthly Prize drawings for the remainder of the Sweepstakes. However, Monthly Prize Winners may enter into and be included in the Grand Prize drawing provided they separately qualify for and enter the Grand Prize drawing during the Grand Prize drawing Sweepstakes Entry Period.

#### 5. **AGREEMENT TO OFFICIAL RULES**

Participation in the Sweepstakes constitutes Entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Credit Union, which are final and binding. Winning the Sweepstakes is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The Credit Union reserves the right to disqualify a participant if the Official Rules are violated in any way. The Official Rules are available during regular business hours at the Credit Union's branch locations and on the Sweepstakes website <https://www.firstent.org/offers-and-promotions/all-in-summer>. The Official Rules are subject to change without notice.

#### 6. **HOW TO ENTER**

There are two (2) ways to enter the Sweepstakes:

##### **(1) Direct Deposits:**

- **New Members:** New members who open a First Entertainment Credit Union personal Value Checking account with a qualified direct deposit of at least \$1,000.00 USD during the Sweepstakes Entry Period in either July, August, or September 2026 will receive one (1) automatic entry into the Sweepstakes for the Monthly Prize drawing in which their initial qualified direct deposit occurred; one (1) automatic sweepstakes entry for the Monthly Prize drawing

for qualifying direct deposits continued in subsequent months if the subsequent qualifying direct deposits are continued during the monthly Sweepstakes Entry Periods (automatic entries are limited to one (1) per month per member); and, if the qualified direct deposits are maintained once established (i.e., not turned off prior to the Grand Prize drawing), will receive one (1) automatic entry into the Sweepstakes for the Grand Prize drawing.

- Current Members:** Current members of First Entertainment Credit Union (i.e., members who established a membership prior to the Sweepstakes Entry Period) will receive one (1) automatic entry per Monthly Prize drawing if a qualifying direct deposit of at least \$1,000 USD is newly added to, or, if qualifying direct deposits already have been established, such qualifying direct deposits continue into, the member’s First Entertainment Credit Union personal Value Checking account during the Monthly Sweepstakes Entry Periods for July, August, and September 2026 (automatic entries are limited to one (1) per month per member) and, if the qualified direct deposits are maintained for consecutive months (i.e., not turned off prior to the Grand Prize drawing), current members will receive one (1) automatic entry into the Sweepstakes for the Grand Prize drawing. To be eligible, in addition to all other eligibility requirements set forth herein, existing personal Value Checking accounts must be in good standing, as defined in the Credit Union’s Member Account Agreement and Disclosure.
- Mail-In Entries:** Alternatively, to enter without a purchase, account opening, direct deposit, membership, or other obligation eligible entrants may receive one (1) entry in the Sweepstakes for each Monthly Prize Drawing and one (1) entry in the Sweepstakes for the Grand Prize Drawing by sending a 3x5 inch index card that includes their name, address, telephone number, and e-mail address to the following address:

First Entertainment Credit Union  
 6735 Forest Lawn Dr.  
 Hollywood, CA 90068  
 ATTN: Direct Deposit Sweepstakes

In order to be eligible for the Monthly Prize Drawings, your 3x5 index card entry must be received by the Credit Union no later than the “Deadline for Receipt of Mail-In Entries for Monthly Prize Drawings” shown in the table below:

<b>Monthly Prize</b>	<b>Deadline for Receipt of Mail-In Entries For Monthly Prize Drawings</b>
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July Deadline	7/31/2026 11:59 p.m. PT
August Deadline	8/31/2026 11:59 p.m. PT
September Deadline	9/30/2026 11:59 p.m. PT

In order to be eligible for the Grand Prize Drawing, your 3x5 index card entry must be received by the Credit Union no later than the “Deadline for Receipt of Mail-In Entries for the Grand Prize” shown in the table below:

<b>Grand Prize</b>	<b>Deadline for Receipt of Mail-In Entries For Monthly Prize Drawings for the Grand Prize</b>
Grand Prize Deadline	9/30/2026 11:59 p.m. PT

Mail-in entries will have the same odds of winning as other eligible entries and will be included in the applicable drawing or drawings as stated in these Official Rules. The Credit Union and its respective directors, officers, and employees assume no responsibility for lost, incomplete, late, illegible, or undelivered entries.

Entries that are not complete or do not adhere to these Rules or specifications may be disqualified at the sole discretion of the Credit Union. You may not enter more times than indicated by using multiple email addresses, identities, or devices to circumvent these Rules. If you use fraudulent methods or otherwise attempt to circumvent these Rules, your submission may be removed from eligibility at the sole discretion of the Credit Union.

## **7. WINNER NOTIFICATION**

The Monthly Prize Winners and the Grand Prize Winner will be determined on the Drawing Date(s) set forth above.

Cash prizes will be deposited into the Winner’s eligible First Entertainment Credit Union Value Checking account or, if the Winner is not a member or does not maintain an eligible account, paid by check or another lawful method determined by the Credit Union. Because anyone can enter by the alternative mail-in method, membership in the Credit Union, opening an account, and/or initiating and maintaining direct deposit is/are not required to win a prize.

Prizes will be distributed within thirty (30) calendar days of the Drawing Dates. Determination of the Winner will be made by Credit Union personnel using a randomized selection tool. Each Winner of a cash prize will be contacted via the email address or phone number used to open the account or, for alternative method entrants, via the email address or phone number provided when entering the Direct Deposit Sweepstakes. The Credit Union

shall have no liability for a Winner's failure to receive notices due to such Winner's email spam, junk e-mail, or other security settings, or for a Winner's provision of inaccurate or otherwise non-functioning contact information. If the selected Winner cannot be contacted, is ineligible, fails to claim the prize within seven (7) days from the time award notification was sent, or fails to timely return (within seven (7) days from notification) a completed and executed declaration and releases as required, the prize may be forfeited, and an Alternate Winner will be selected using a randomized selection tool. The receipt by each Winner of the prizes offered in the Direct Deposit Sweepstakes is conditioned upon compliance with all federal and state laws and regulations and the Rules set forth herein. All decisions of the Credit Union are final.

To obtain a copy of the Winners' names or a copy of these Official Rules, mail your request along with a stamped, self-addressed envelope to: First Entertainment Credit Union, P.O. Box 100, Hollywood, CA 90068, ATTN: Direct Deposit Sweepstakes.

## **8. GENERAL CONDITIONS**

In the event that the operation, security administration, fairness, integrity, or proper conduct of the Sweepstakes is impaired or affected in any way, for any reason, including, but not limited to, infection by computer viruses, bugs, tampering, fraud, unauthorized human intervention, actions of entrants, technical failures, or other technical problems, or in the event that the Sweepstakes is unable to run as planned for any other reason, as determined by the Credit Union in its sole discretion, the Credit Union may, in its sole discretion, either (a) suspend, cancel, terminate, or modify the Sweepstakes to address the impairment and then resume the Sweepstakes in a manner that best conforms to the spirit of these Official Rules or (b) award the Prizes at random from among the eligible, non-suspect entries received up to the time of the impairment. The Credit Union reserves the right, in its sole discretion, to disqualify any entry or any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the legitimate operation of the Sweepstakes. Such activities may be a violation of criminal and civil law, and, should such an attempt be made, the Credit Union reserves the right to seek damages (including attorney's fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Credit Union to enforce any provision of these Official Rules shall not constitute a waiver of that provision. Decisions of the Credit Union are final.

## **9. PUBLICITY RELEASE**

Except where prohibited by law, and as a condition of participating and of accepting any prize, each entrant and winner grants to the Credit Union and its parents, subsidiaries, affiliates, agents, and those acting under their authority the irrevocable right and consent to use, publish, reproduce, and display the entrant's or Winner's name, voice, photograph, likeness, image, city and state of residence, biographical information, statements, and prize information, in whole or in part, in any and all media now known or hereafter devised, worldwide, for advertising, marketing, promotional, trade, and publicity purposes, without additional compensation, consideration, notice, review, or approval, except where such notice or consent is prohibited from being waived by law.

By entering and by accepting a prize, each entrant and winner acknowledges and agrees that this constitutes the knowing, express, and informed consent required under California Civil Code section 3344 and any similar or successor law. To the fullest extent permitted by law, each entrant and winner waives any and all claims (including under California Civil Code section 3344 and the common-law right of publicity), waives any right to inspect or approve any finished materials or the uses to which they may be applied, waives any right to royalties or other compensation, and releases and holds harmless the Credit Union and its agents from any liability arising out of such uses. This consent is voluntary; however, where required by applicable law, providing this consent is a condition of receiving a prize, and any entrant who declines to consent may be disqualified and an alternate winner selected.

All personal information collected from entrants and winners, and all use of an entrant's or Winner's name, likeness, image, voice, photograph, city and state of residence, biographical information, statements, and prize information, is collected and used in accordance with the Credit Union's Privacy Policy, which is incorporated herein by reference. By entering, each entrant acknowledges that they have read and agree to the Credit Union's Privacy Policy.

## **10. COMMUNICATIONS**

By participating, entrants agree that the Credit Union may contact them using the information provided solely for purposes of administering the Sweepstakes, including eligibility verification, winner notification, prize fulfillment, and compliance documentation. Participation in the Sweepstakes does not constitute consent to receive marketing communications unless the entrant separately provides any consent required by applicable law.

For entrants who are existing members of the Credit Union, the Credit Union may also contact the entrant regarding the Sweepstakes using any telephone number, email address, or mailing address the entrant has previously provided to the Credit Union, whether or not in connection with the Sweepstakes, for the limited purpose of administering the Sweepstakes. The Credit Union will not use an automatic telephone dialing system or an artificial or prerecorded voice to contact entrants, and any such contact is for Sweepstakes administration only and not for marketing. Entrants may opt out of Sweepstakes-related communications at any time by contacting the Credit Union at [firstentmarketing@firstent.org](mailto:firstentmarketing@firstent.org), and may revoke consent in any reasonable manner.

## **11. HOLD HARMLESS, RELEASE, AND LIMITATIONS OF LIABILITY**

- (a) Sweepstakes entrants agree to release and hold harmless the Credit Union and its respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Sweepstakes, and each of their respective officers, directors, employees, shareholders, representatives, and agents ("Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt and/or use of any Prize. This includes, but is not limited to: (a) technical errors associated with the Sweepstakes, such as lost, interrupted, or unavailable Internet Service Provider (ISP) access, or network,

server, wireless service provider, or related connection errors. Said technical errors may also include the unavailability, limited accessibility, or miscommunication of a failed computer, satellite, telephone, cellular tower, or cable transmission line, or a technical failure or jumbled, scrambled, delayed, or misdirected transmission or computer hardware or software malfunction, or failure; (b) unauthorized human intervention in the Sweepstakes; (c) mechanical, electronic, human, and printing and/or typographical errors; (d) application downloads and/or failures; (e) any other errors or problems pertaining to the Sweepstakes, including, without limitation, errors that may occur in the administration of the Sweepstakes, the announcement of the winner, the cancellation or postponement of the event, or the incorrect downloading and processing of entries or any Sweepstakes-related materials; (f) injury, death, loss, or damage of any kind, to persons and/or property which may be caused, directly or indirectly, in whole or in part, from the Entrant's participation in the Sweepstakes or acceptance, receipt, use, or misuse of any Prize (including any travel or activity related thereto); (g) incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Sweepstakes; (h) stolen, lost, late, misdirected, undelivered, damaged, inaccurate, delayed, incomplete, illegible, or postage-due mail or entries; and/or (i) entries that are lost, misdirected, or fail to enter into the processing system for any reason; that are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, or delay in operation or transmission, or any combination thereof.

Entrants further agree that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall an Entrant be entitled to receive attorney's fees.

**ENTRANTS WAIVE THE RIGHT TO CLAIM ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO, PUNITIVE, CONSEQUENTIAL, DIRECT, OR INDIRECT DAMAGES AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED.**

If, for any reason, the Sweepstakes is not capable of running as planned, or if infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, the Credit Union reserves the right, in its sole discretion, to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Sweepstakes and to award the Prizes to the selected winners among all eligible non-suspect entries validly received prior to the action requiring such modification.

## **12. DISPUTES; ARBITRATION; GOVERNING LAW**

Entrant and the Credit Union agree to attempt to informally settle any disputes related to or arising out of the Sweepstakes, these Official Rules, or the awarding or use of any Prize ("Dispute"). If that cannot be done, Entrant and the Credit Union agree that any Dispute will be resolved by BINDING ARBITRATION administered by the American Arbitration Association in accordance with its Commercial Dispute Resolution Procedures and

Supplementary Procedures for Consumer-Related Disputes. Entrant, thus, GIVES UP ENTRANT'S RIGHT TO GO TO COURT to assert or defend Entrant's rights under these Official Rules or at law or in equity (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). FURTHER, ENTRANT GIVES UP ENTRANT'S RIGHT TO ASSERT CLAIMS AGAINST THE CREDIT UNION ON A CLASS ACTION OR COLLECTIVE ARBITRATION BASIS. Entrant's rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. Entrant is entitled to a FAIR HEARING, BUT the arbitration procedures are SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. Arbitrator decisions are as enforceable as any court order and are subject to VERY LIMITED REVIEW BY A COURT. The place of arbitration shall be Los Angeles County, California. FOR MORE DETAILS, check the American Arbitration Association's website, [www.adr.org](http://www.adr.org), OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, Entrant's rights and obligations, or the rights and obligations of the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than California.

### **13. LEGAL PROCESS**

In the event that the Grand Prize winner is subject to, or the subject of, any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (e.g., garnishment, child support order, judgment, lien, and the like), the Sponsor's delivery of the Grand Prize to an official representative of the governmental entity claiming a right to the Grand Prize shall be deemed to be the award of the Grand Prize to the winner. The Sponsor shall be entitled to rely in good faith upon any documents presented by the representatives seeking to collect the Grand Prize in lieu of the winner. The Sponsor shall not be liable for any claim by winner for damages incidental thereto.

### **14. FINANCIAL OBLIGATION**

Winners assume the financial obligation for local, state, and federal taxes and all applicable fees based on the value of their Prize(s) and agree to complete and return any required tax documentation or forms as requested by the Credit Union, including Form W-9, before prize fulfillment. In accordance with IRS regulations, the Winners will be furnished an IRS Form 1099 (miscellaneous income). For additional information, Winners should consult their tax advisor. Winners will be entirely and solely responsible for paying any such taxes. No fees, taxes, and/or penalties will be paid by the Credit Union in connection with the Sweepstakes unless specifically outlined in these Official Rules.