

## OFFICIAL RULES –SURPRISE CHRISTMAS CASH 2025 PRIZE DRAWING

**By entering this drawing, entrants agree to be bound by these Official Rules.**

NO PURCHASE IS REQUIRED TO ENTER OR WIN. VOID WHERE PROHIBITED BY LAW.

**Deadlines:** The Surprise Christmas Cash 2025 Prize Drawing (the “Drawing”) begins at 7:30 a.m. (PST) on December 22, 2025 and ends at 6:30 p.m. (PST) on December 26, 2025 (the “Entry Period”). The sole determinant of time for purposes of the Drawing will be the computer clock of the Sponsor (identified below) or its service provider.

**Who May Enter:** Any Fibre Federal or TLC member who completes a transaction via Virtual Representative service at an ITM during the Entry Period.

**How to Enter:** Complete a transaction with the assistance of a Virtual Representative at a Fibre Federal/TLC ITM during the Entry Period. No purchase is required to enter or win.

**Winner Selection, Notification, and Confirmation:** The Sponsor will select fifty (50) random winners each day throughout the Entry Period. The Sponsor’s selection of the winners will be final and binding in all respects. The Sponsor will contact the winners following completion of a Virtual Rep transaction to disburse the prize funds. The winners must meet all eligibility requirements set forth in these Official Rules to qualify for the prize. Entrants that do not win will not be notified.

**Odds of Winning:** Odds of winning are dependent on the number of eligible entries received.

**Prizes:** Fifty eligible winners will receive a \$50 deposit to their Fibre Federal or TLC account.

**Prize Value:** The verifiable retail value of each prize is \$50. An IRS Form 1099 may be issued to the winners. The winners are responsible for any applicable federal or state income taxes.

**To Claim Prize:** Upon Sponsor’s confirmation of the winner’s eligibility as provided above under “Winner Selection, Notification, and Confirmation,” the prize will be disbursed immediately following the completed transaction.

**Conditions:** The Sponsor reserves the right, in its sole discretion, to: (1) cancel, suspend, and/or modify the Drawing, or any part of it should tampering, unauthorized intervention, fraud, technical failures, or other causes beyond Sponsor’s control corrupt the administration, security, fairness, integrity or proper play of the promotion; (2) waive minor entry informalities without liability; and (3) disqualify any individual acting in violation of these Official Rules. The Sponsor will not be responsible for any participant’s inability to submit entries. Entrants are bound by the decisions of the Sponsor in interpreting these Official Rules and administering the Drawing, which decisions will be final and binding in all respects.

**Release of Liability; Indemnification:** By entering, entrants agree to: (i) release the Sponsor and its board of directors, supervisory committee members, and employees, (the “Releasees”) from all liability, claims, causes or action, suits, demands, injuries, loss, or damages of any kind arising from or in connection with the Releasees lawful actions in conducting the Drawing.

Entrants acknowledge that such release and indemnity obligation does not represent the purchase of anything, or making of a donation.

**Image Consent:** By entering, Winner agrees to the use of their name and likeness in publicity without notice or any additional compensation, except where prohibited by law. By entering this promotion, the winner acknowledges that Sponsor has the right to publicize and broadcast their name, voice, and likeness, the fact that they won, and all matters incidental thereto.

**Legal; Privacy:** The Drawing is subject to all federal, state, and local laws and regulations and is void where prohibited by law. The laws of the States of Washington and Oregon will govern the Drawing. The sole act required for entry is to conduct a transaction with a Virtual Representative with the Sponsor during the Entry Period, and no purchase of anything, or donation is required to enter or win the prize. Any action or proceeding arising out of the Drawing will be litigated in courts located in Cowlitz County, Washington. The Sponsor may use information provided by entrants for marketing purposes, subject to and consistent with such policy.

**Sponsor:** Fibre Federal Credit Union, 796 Commerce Ave, Suite 200, Longview, WA 98632