

CODE's 12 Days of Christmas – Sweepstakes

OFFICIAL RULES

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE SWEEPSTAKES.

PROMOTION PERIOD:

CODE's 12 Days of Christmas Sweepstakes ("Sweepstakes") begins **November 1, 2025**. The eligibility period is open through December 8, 2025 with the first drawing being held on December 9, 2025. Entries received prior to or after the Promotion Period are not eligible for the Sweepstakes.

HOW TO ENTER:

Individuals will receive an entry into the Sweepstakes when they open a qualifying account and/or loan at any CODE Credit Union branch or through approved online channels during the promotion period. Details for qualifying accounts and loans can be found at <https://www.codecu.org/promotions/#12DaysOfChristmas>.

CODE Credit Union is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. Entries will be verified based on completion of the qualifying product or service. All verified entries are automatically entered into the Sweepstakes.

CODE Credit Union assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created. To obtain a list of winners, send a self-addressed envelope to CODE's 21 Days Of Christmas, CODE Credit Union Attn: Marketing Dept., 355 W. Monument Ave., Dayton OH 45402.

ALTERNATE METHOD OF ENTRY (NO PURCHASE NECESSARY):

To enter the Sweepstakes without making a purchase or opening an account, individuals may hand-print the words "**CODE's 12 Days of Christmas**", along with their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mail it (1 per envelope) to:

CODE's 12 Days of Christmas
CODE Credit Union Attn: Marketing Dept.

355 W. Monument Ave., Dayton OH 45402

Mail-in entries must be **postmarked by December 4, 2025** and **received by December 8, 2025** to be eligible. Proof of mailing does not constitute proof of delivery. Limit one mail-in entry per person.

Once submitted, all entries become the property of CODE Credit Union and will not be returned.

ELIGIBILITY:

Sweepstakes entries are open to the general public. Entrants must:

- Be **at least 18 years of age**
- Be a resident of or employed in one of the following **Ohio counties: Montgomery, Warren, Miami, Preble, Greene, Clark, or Darke**

Employees, board volunteers, and consultants of CODE Credit Union and its subsidiaries, as well as their immediate family members or individuals residing in the same household, are **not eligible** to win.

Sweepstakes subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

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 CODE Credit Union, which are final and binding in all matters related to the Sweepstakes.

SELECTION OF WINNERS:

One (1) winner will be randomly selected on each of the following **twelve (12) business days**:

- **December 9, 10, 11, 12**
- **December 15, 16, 17, 18, 19**
- **December 22, 23, 24**

Each drawing will be conducted from all eligible entries received to date. Entrants remain eligible for future drawings if they have not yet won. No entrant may win more than once.

Winners will be notified by email, phone, or mail within 5 business days of selection. If a selected winner does not confirm acceptance in writing or via email within **10 calendar days**, an alternate winner will be selected at random from the remaining eligible entries.

PRIZES:

There will be **twelve (12) winners** total — one \$100 winner per day. Each winner will receive:

- **\$100.00 (deposited into the member's share account)**

The actual odds of winning will depend upon the number of entries received.

Final determination of winner will be made by a staff member of CODE Credit Union, whose decision is final.

Prizes are **non-transferable**, and no substitutions will be offered. CODE Credit Union will report all prize winnings to appropriate state and federal agencies as required by law.

Winners are responsible for any taxes associated with the prize.

PUBLICITY RELEASE:

Winners agree to allow CODE Credit Union to use their name, likeness, and city of residence for promotional purposes in any media without additional compensation, unless prohibited by law.

GENERAL CONDITIONS:

- CODE Credit Union reserves the right to add, delete or revise these Official Rules as necessary without notice. CODE Credit Union is not responsible for printing errors or omissions.
- These rules supersede any published advertising.
- By entering the Sweepstakes, participants agree to release and hold harmless CODE Credit Union, their subsidiaries, affiliates, directors, officers, employees, and agents from any and all liability for any injuries, loss, or damage of any kind arising from or in connection with the Sweepstakes or receipt of the Prize. CODE Credit Union and each of its officers, directors, employees, customers and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of entrants and/or winners arising from, or in connection with acceptance, receipt, possession or use/misuse of the prize awarded or participation in this Sweepstakes.

- CODE Credit Union is not responsible for any error or technical malfunction of any telephone, computer, or other equipment, which prevents an entry from being made or received during the promotional period. CODE Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking or by any of the equipment or programming associated with the Sweepstakes. CODE Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of prize. Entries by ineligible persons, fraudulent entries, or entries created in error will be disqualified and an alternate entry selected. CODE Credit Union reserves the right to void or reverse the awarding of any prize obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes.

- All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant, CODE Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Ohio, USA, without regard to choice of law rules.

- **ARBITRATION: NOTICE OF BINDING ARBITRATION AGREEMENT:** You and we agree to attempt to informally settle any disputes arising out of or connected with this Contest or any prizes awarded. If that cannot be done, you and we agree that any dispute arising out of or connected with this Contest 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. You thus GIVE UP YOUR RIGHT TO GO TO COURT to assert or defend your rights under these Official Rules (EXCEPT for matters that may be taken to SMALL CLAIMS COURT). Your rights will be determined by a NEUTRAL ARBITRATOR and NOT a judge or jury. You are 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 in the County in which you reside. FOR MORE DETAILS, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.