

CODE's Pay Your Bills Sweepstakes

OFFICIAL RULES

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

PROMOTION PERIOD: The CODE's Pay Your Bills Sweepstakes ("Sweepstakes") begins September 1, 2026 and ends October 30, 2026. Individuals who open a new CODE Credit Union checking account between September 1, 2026 and October 30, 2026 and establish a qualifying recurring direct deposit within 60 days of account opening will be automatically entered into the Sweepstakes. Entries received prior to September 1, 2026 or after October 30, 2026 are not eligible for the Sweepstakes.

HOW TO ENTER: Individuals who open a new CODE Credit Union checking account between September 1, 2026 and October 30, 2026 and establish a qualifying recurring direct deposit within 60 days of account opening will be entered into the Sweepstakes. Member will be presented an enrollment form during the account opening process to complete in order to enter the drawing.

To qualify for entry, the entrant must:

1. Open a new CODE Credit Union checking account between September 1, 2026 and October 30, 2026.
2. Establish a qualifying recurring direct deposit within 60 days of account opening.
3. Keep the checking account open and in good standing through the drawing and prize-payment dates.
4. Complete the promotion enrollment form during account opening.
5. Meet all eligibility requirements outlined in these Official Rules.

Entrants may be required to provide documentation demonstrating eligible household bills or expenses associated with the prize. Eligible expenses may include rent or mortgage payments, utilities, auto payments, insurance, phone and internet service, and other eligible household bills as determined by CODE Credit Union.

CODE Credit Union is not responsible for entries that are lost, misdirected, delayed, destroyed, deleted, erased, stolen, or unreadable. 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 Pay Your Bills Sweepstakes, CODE Credit Union Attn: Marketing Dept., 355 W. Monument Ave., Dayton, OH 45402.

ALTERNATE ENTRY: Individuals may also enter the Sweepstakes by hand printing the words "CODE's Pay Your Bills" Sweepstakes" and their full name, address, daytime phone number (including area code), and date of birth on a 3x5 card and mailing it (1 per envelope) to: CODE's Pay Your Bills Sweepstakes, CODE Credit Union Attn: Marketing Dept., 355 W. Monument Ave., Dayton, OH 45402.

Mail-in entries must be postmarked no later than October 15, 2026 and received by October 30, 2026. Proof of mailing does not constitute proof of delivery. CODE Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of CODE Credit Union and none will be returned.

ELIGIBILITY: Entries are open to the general public. No purchase necessary. To qualify for the Sweepstakes, entrants must be a resident of or employed in one of the 7 Ohio counties that CODE serves: Montgomery, Warren, Miami, Preble, Greene, Clark and Darke, and be at least 18 years of age.

Entrants must not have had a checking account with CODE Credit Union within the previous 12 months. Membership eligibility and account-opening requirements apply.

Employees, Board volunteers and consultants of CODE Credit Union and its subsidiaries, and their family members within the same household are not eligible to win.

Sweepstakes subject to all applicable federal, state and local laws. Sweepstakes 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 relating to this Sweepstakes.

SELECTION OF WINNER(S): One (1) winner will be selected by random selection from all eligible entries received. The winner will be selected on or before November 15, 2026.

For a selected entry to be declared a winner, the winning individual must satisfy all of the requirements as listed in these Official Rules. Winners need not be present and will be notified by e-mail, mail or telephone within 5 business days of selection. If a winning individual does not affirmatively accept his or her prize in writing or via e-mail within 10

calendar days of notification, an alternate entrant will be selected at random in his or her place from all eligible entries received.

Winners agree to permit CODE Credit Union to use their name, likeness, and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. CODE Credit Union will make its best reasonable effort to contact all winners. If any winner cannot be contacted, an alternate winner will be randomly selected.

PRIZES: There will be one (1) grand prize awarded. The grand prize winner will receive reimbursement for eligible household bills and expenses in an amount up to **\$1,000**.

Eligible household bills may include, but are not limited to:

- Rent or mortgage payments
- Utilities
- Auto payments
- Insurance
- Phone and internet service
- Other eligible household bills as determined by CODE Credit Union

The winner may be required to provide documentation of eligible expenses before the prize is awarded. CODE Credit Union will determine, in its sole discretion, whether submitted expenses qualify for reimbursement under these Official Rules.

The maximum value of the grand prize is \$1,000. The prize will not exceed \$1,000 regardless of the total amount of eligible expenses submitted. No cash or other substitutions will be offered for the prize.

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

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

Prizes are non-transferable. CODE Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Payment of any federal, state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.

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, its 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 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 and 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, visit the American Arbitration Association's website at www.adr.org or call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.