

**OFFICIAL RULES
WRIGHT-PATT CREDIT UNION, INC.
FINANCES IN FOCUS SERIES PROMOTIONAL DRAWING
April 21st, 2026, 12:00PM and ends on May 12th, 2026, at 7:30PM Eastern Time**

These are the official rules (“Official Rules”) for Finances in Focus Promotional Drawing (“Promotion”).

NO PURCHASE, TRANSACTION, DEPOSIT, ACCOUNT, OR PRODUCT IS NECESSARY TO ENTER OR WIN. MAKING A PURCHASE, TRANSACTION, OR DEPOSIT, OR OPENING AN ACCOUNT OR OBTAINING A PRODUCT WILL NOT INCREASE THE CHANCES OF WINNING.

1. Sponsor:

This Promotion is sponsored and administered by Wright-Patt Credit Union, Inc., 3560 Pentagon Blvd., Beavercreek, OH 45431 (the “Credit Union”).

2. Eligible Participants:

This Promotion is open to all individuals who, at the time of entry, are legal residents of the United States and the District of Columbia, except where prohibited by law, and who are 18 years of age or older or have reached the age of majority in their jurisdiction of residence, whichever is greater (“Eligible Participants”). Business entities and employees and agents of the Credit Union, its affiliates and subsidiaries, members of the Credit Union Board of Directors, volunteer officials of the Credit Union and its affiliates, and their immediate family members (spouse, parents, children, siblings, and individuals living in the same household of such persons regardless of relation) are ineligible.

3. Prizes:

Ten (10) winners will be selected by a random drawing from all eligible entries received during the Entry Period. All ten drawings will occur on May 18th, 2026. The prize for the ten drawings will be a \$250.00 Kroger® gift card. Not redeemable for cash. No prize substitutes are allowed. The winner must comply with these Official Rules, including the requirements to claim the prize as provided in Section 5.

Odds of winning are entirely dependent upon the number of eligible entries received during the Entry Period. Total Approximate Retail Value of all prizes in this Promotion: \$2,500.00.

4. To Enter:

Entry Period begins April 21st, 2026, at 12:00PM and ends on May 12th, 2026, at 7:30PM Eastern Time (“Entry Period”).

Eligible Participants who are registered for the Finances in Focus Series before the close of registration and who attend their designated session on all dates of the program will be

automatically entered for a chance to win. Eligible Participants must attend the **12:00 PM or the 6:00PM** session on all the following dates: **April 21st, April 28th, May 5th, May 12th, of 2026**. You must attend the session for which you have registered, and you must be in attendance for the entire duration of your designated session.

Alternatively, Eligible Participants can enter by typing or printing their name, address, and phone number, on a postcard or letter and mailing it to: Wright-Patt Credit Union, Inc., Attn: Finances in Focus Marketing Promotion, 3560 Pentagon Blvd, Beavercreek, OH 45431. For your privacy, please place postcards in an envelope. All mailed entries must be received by the Credit Union during the Entry Period.

The Credit Union will conduct ten (10) random drawings on **May 18th, 2026**, after the close of the Entry Period, from all eligible entries received during the Entry Period. Limit (1) entry per Eligible Participant during the Entry Period.

5. To Claim Prizes:

The winner will be notified by telephone. To accept the prize, the Credit Union will require the winner to sign an Eligibility Affidavit ("Affidavit"). The completed Eligibility Affidavit must be returned to and received by the Credit Union within fourteen (14) days of the date the Credit Union mails the Eligibility Affidavit to the winner. If the completed Affidavit is not timely received by the Credit Union, or if the Affidavit is returned to the Credit Union as undeliverable, the winner will be disqualified, and the prize will be forfeited and may be awarded to an alternate winner. The winner, including any alternate winners, must comply with these Official Rules to receive the prize. All prize claims and the Affidavit are subject to final verification and approval from the Credit Union. The winner may receive an IRS 1099 form for the value of the prize. The winner will be solely responsible for all applicable federal, state, and local taxes and any expenses incurred in connection with the prizes.

6. General Terms:

By participating in this Promotion, you agree to comply with and be bound by these Official Rules and to accept all decisions of the Credit Union as final. By entering this Promotion, each entrant irrevocably consents to the Credit Union's collection of the entrant's name, words, statements, and likeness, and other details for administration of the Promotion and to be contacted by the Credit Union regarding the Promotion. As a condition of being awarded and accepting a prize, each winner irrevocably grants the Credit Union the perpetual right to use the winner's name, words, statements, likeness and photograph, and any other details about the winner in any Credit Union materials, publications, on its website, or in any other publicity, including, but not limited to, bulletins, newsletters, and advertisements, without any additional consent, notification, compensation, or remuneration, unless prohibited by law. This Promotion is subject to all applicable federal, state, and local laws and regulations. Void where prohibited by law. All stolen, lost, late, damaged, misdirected, incomplete, or illegible entries will not be considered and are void. The Credit Union reserves the right to disqualify any entrant found to be in violation of these Official Rules and to suspend, cancel, or modify the Promotion if fraud, tampering, technical failures, or any other factors beyond the Credit Union's control compromise the integrity of the Promotion, in each case as determined by the Credit Union in its sole discretion. The Credit Union is not responsible for printing or typographical errors in the Promotion-related materials, or entries processed late, incorrectly,

or lost due to computer, electronic malfunction, or human error. Each entrant acknowledges that this Promotion and any prize is provided as-is and the Credit Union makes no, and hereby disclaims, any and all warranties and representations of any kind, express or implied, regarding this Promotion and any prize.

7. Indemnification, Release and Limitation of Liability:

Each entrant agrees to indemnify and hold the Credit Union and its subsidiaries, affiliates, successors, and assigns, and its and their respective employees, directors, officers, agents, and representatives ("Released Parties") harmless from and against all injuries, damages, losses, claims, disputes, actions, judgments, obligations, liabilities, costs, and expenses (including reasonable attorneys' fees), including without limitation, liability for personal injury and property damage, resulting from or in any way related to the Promotion, including receipt and use of any prize. Each entrant further agrees to fully release and forever discharge the Released Parties from any and all injuries, damages, losses, claims, disputes, actions, judgments, obligations, liabilities, and expenses (including reasonable attorneys' fees) arising from or in any way related to the Promotion, including receipt and use of any prize. IN NO EVENT WILL THE RELEASED PARTIES BE LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO PARTICIPATION IN THIS PROMOTION, INCLUDING RECEIPT OR USE OF ANY PRIZE.

8. Governing Law:

This Promotion and these Official Rules shall be governed by and construed in accordance with the laws of the State of Ohio without regard to any choice or conflict of law principles.

9. Winner Listing:

To request a list of winners, please send a request to: Wright-Patt Credit Union, Inc., Attn: Finances in Focus Marketing Promotion Winners, 3560 Pentagon Blvd., Beavercreek, OH 45431.

Wright-Patt Credit Union, Inc.
(937) 912-7000 or (800) 762-0047
www.wpcu.coop

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