Credit Union 1

2026 CU1 Toyota U.S. Open Championship Experience Sweepstakes

1. **NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.**

2. **ELIGIBILITY** | The **Credit Union 1 2026 CU1 Toyota U.S. Open Championship Experience Sweepstakes** (**"Sweepstakes"**) is open only to legal residents within the 50 contiguous states of the United States of America who are eighteen (18) years of age or older as of October 1, 2026. Employees of Credit Union 1 (**"CU1"**), and each of their officers, owners, directors, agents, representatives, and employees (collectively, **"CU1 Entities"**), Credit Union 1 (**"Sponsor", Administrator", and "Judge"**), prize suppliers, advertising and promotion agencies, Instagram, Facebook, or X, and each of their respective agents, representatives, officers, directors, shareholders, trustees, and employees (collectively, **"Releasees"**), and each of their immediate family members (spouse or partner, parents, children, siblings, and their respective spouses or partners, regardless of where they live) and individuals living in the same households of each of these individuals, whether related or not, are not eligible to enter or win. Sweepstakes is subject to all applicable federal, state, and local laws. The Sweepstakes is governed by U.S. law.

3. **SWEEPSTAKES TIMING/DESCRIPTION** | Begins at 12:00:00 AM Central Time (**"CT"**) on October 1, 2026, and ends 11:59:59 PM Central Time on November 22, 2026 (**"Promotion Period"**). There will be one (1) winner ("Winner**"**) selected in a random drawing at the end of the Promotion Period that will occur November 23, 2026 from among all eligible entries received.

4. **TO ENTER**| This sweepstakes is being administered by Credit Union 1. Entrants can earn one (1) entry into the random drawing by SUBMITTING AN ENTRY FORM ONLINE at www.creditunion1.org/usa-swimming-sweeps/

WITHOUT PURCHASE OR OBLIGATION:
Complete online entry form with first and last name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and valid email address. Entries must be timestamped and received on November 22, 2026, in order to be included in the random drawing. One (1) entry per entrant is allowed. Entries that are incomplete, inaccurate, non-compliant with the Official Rules, or by any means subvert the entry process are void. Entries become the property of the Sponsor and will not be acknowledged or returned. Proof of submission does not constitute proof of delivery.

5. **DETERMINATION OF WINNER/WINNER NOTIFICATION**| One (1) potential Winner will be selected in a random drawing by the Judge on November 22, 2026, from among all eligible entries received. The Judge's decisions are final and binding on matters relating to this Sweepstakes. Potential winner will be notified by email within five (5) days of random drawing date and will be required to verify their eligibility by timely digitally completing and securely signing an Affidavit of Eligibility and Release and a

Publicity Waiver and Release where legal (collectively, the "Declaration"), and submitting the Declaration to Administrator via DocuSign within forty-eight (48) hours of notification. Non-compliance with this time frame and/or with these Official Rules, Sponsor's inability to contact potential winner within a reasonable time period, as determined by Sponsor, and/or prize or prize notification returned as undeliverable will result in such potential winner's disqualification and the prize may be awarded to a potential alternate winner, at Sponsor's discretion.

6. **ODDS** | The actual odds of winning depend upon the total number of eligible entries received during the Promotion Period.

7. **PRIZE AND APPROXIMATE RETAIL VALUE ("ARV")** | ("ARV") | One (1) Winner will receive a Fan Experience for two (2) people (Winner and one (1) guest) to attend the USA Swimming 2026 Toyota U.S. Open Championships December 2 – December 5, 2026, at Lee and Joe Jamail Texas Swimming Center in Austin, Texas. Prize includes: two (2) event tickets (seats to be determined by Sponsor in its sole and absolute discretion) and one (1) parking pass (collectively, the "Prize"). Ticket delivery method is at sole discretion of Credit Union 1 which will be either sent to Winner by mail, email, mobile ticketing, or placed at venue Will Call the day of event under the Winner's name. Approximate Retail Value of the prize is:

No substitution, cash equivalent, or transfer of any prize permitted except at the sole discretion of the Sponsor, who reserves the right to substitute a prize (or portion thereof) with one of equal or greater value, except as otherwise explicitly provided herein. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the Winner, including, without limitation, all federal, state, and local taxes, and additional features or accessories. Prize details are at Sponsor's sole discretion. If any portion of prize is unavailable for any reason, including but not limited to, cancellation, delays, a public health crisis, or any federal, state, and/or local government regulations, orders, or guidelines, Sponsor reserves the right to substitute the prize or portion thereof with one of equal or greater value and no other additional compensation or substitution will be provided.

Prize Restrictions Sponsor will not replace any lost or stolen items once they are in Winner's possession or in the possession of a guest. Prize conditions may be added or modified by companies providing the prize. The prize restrictions/conditions stated herein are not all-inclusive and may be subject to additional restrictions/conditions, which may be stated in the Declaration and/or prize documents. Winner must comply with all venue, stadium, and event rules and regulations, including any public health restrictions. Failure to do so may result in forfeiture of such portion(s) of prize. Sponsor reserves the right to remove or deny entry to the Winner and any guest who does not comply with any health restrictions imposed by any government, Sponsor, or any venue, stadium or event, engage in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten, or harass any other person at the game.

8. **CONDITIONS OF PARTICIPATION** | By entering, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of the Sponsor/Judge, which are final and binding. By accepting prize, Winner consents to the use of his/her/their name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by Releasees, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where

prohibited by law. Entrants agree to release, discharge, indemnify, and hold harmless Releasees from any claims, actions, injury, loss, or damage of any kind, including but not limited to, personal injury or death, resulting, directly or indirectly, in whole or in part, from participating in this Sweepstakes or from the acceptance, possession, or use or misuse of the prize (including any travel/activity related thereto). This release and limitation of liability is a comprehensive and applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, punitive, or consequential damages; loss of data, income or profit; loss or damage to property; and claims of third parties. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Sweepstakes.

9. **GENERAL** | Sponsor will collect information from the entrants for the purpose of the prize drawing and to notify potential winners. Sponsor is authorized by entrant to share this information with USA Swimming and as necessary for the administration of the Sweepstakes. Sponsor may attempt to contact entrant, to market information on Sponsor's products and promotions. By entering the Sweepstakes, entrant expressly consents to receive marketing communications from Sponsor regarding their products and promotions. Entrant may opt out of such communications at any time. Entrant agrees that methods of contact may include the use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device, via text, e-mail or any other means of communication. Entrant may withdraw consent at any time by any reasonable means that provides Sponsor with reasonable notice. By entrant providing a wireless telephone number, entrant represents and agrees entrant is the wireless subscriber or customary user with respect to the wireless telephone number provided and has the authority to give this consent. Entrant agrees to notify Sponsor of any change to the wireless telephone number which entrant has provided to Sponsor. If entrant provides an email address, entrant provides authorization for Sponsor to send entrant email messages using an automated emailing system for commercial or transactional purposes. Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen mail, entries, and transactions; for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Sweepstakes, including, without limitation, any error or problem that may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prize or in any Sweepstakes-related materials. Entry materials that have been tampered with or altered are void. Sponsor reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice and for any reason including but not limited to, if in the Judge's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes; if virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes; a public health crisis; or any government regulations, orders, or Protocols affect the Sweepstakes. In the event of cancellation, Sponsor may terminate the Sweepstakes entirely or void any entries it suspects do not comply with the Official Rules and, at its discretion, if terminated, award prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. **Caution: Any attempt by an entrant or any other individual to damage or undermine the legitimate operation of the Sweepstakes may be in violation of criminal and civil laws and, should such an attempt be made, the Sponsor reserves the right to seek any and all remedies available from any such person to the fullest**

extent permitted by law, including criminal prosecution. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. Sponsor reserves the right to disqualify entrants who violate these Official Rules or interfere with this Sweepstakes in any manner.

10. **TAXES** | The value of the prize will be taxable to the Winner as income. Winners should consult with their tax advisors regarding their specific tax obligations. Sponsor will issue the Winner an IRS FORM1099-MISC for the value of the prize selected if it is valued at $600 or more. All federal, state and local taxes and any other costs and expenses associated with the acceptance and/or use of the prize not specifically provided for in these Official Rules are solely the responsibility of the Winner. Winner is solely responsible for reporting and paying any and all applicable taxes.

11. **DISPUTES** | Except where prohibited, all issues/questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Illinois, without giving effect to any choice of law or conflict of law rules (whether of the State of Illinois or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the State of Illinois. Jurisdiction and venue shall be solely within the State of Illinois.

12. **FORCE MAJEURE** | In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding the prize or continuing with this Sweepstakes as contemplated herein, or the prize due to any event beyond Sponsor's control, including but not limited to fire, flood, natural or man-made epidemic of health or other means, earthquake, explosion, labor dispute, lockout, or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state or local government law, order, regulation, or Protocol, public health crisis (e.g.,COVID-19), order of any court or jurisdiction, event cancellation, scheduling conflict, inclement weather, or other cause not reasonably within Sponsor's control (each a **"Force Majeure"** event or occurrence), then Sponsor shall have the right to modify, suspend, or terminate this Sweepstakes. If this Sweepstakes is terminated before the end of the Promotion Period, Sponsor will (if possible) select the potential winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. If the Sponsor determines that all or a portion of the prize is unavailable or unable to take place as planned for any reason, including due to a Force Majeure event, then Sponsor reserves the right to substitute a prize or portion thereof with one of equal or greater value, and no other additional compensation or substitution will be provided.

13. **ARBITRATION** | Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (i) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association and held at the AAA regional office nearest the entrant; (ii) the Federal Arbitration Act shall govern the interpretation, enforcement and all proceedings at such arbitration; and (iii) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental or

consequential damages, or any other damages, whether direct or indirect, as well as attorney fees, and entrant further waives all rights to have damages multiplied or increased.

14. **WINNER'S NAME** | For the name of the Winner, available after December 31, 2026, mail a self-addressed, stamped envelope postmarked by January 31, 2027, to: Credit Union 1, Attn: Marketing Dept., 450 E. 22nd St. Suite 250, Lombard, IL 60148.

15. **SPONSOR AND ADMINISTRATOR** | Sponsor & Administrator: Credit Union 1, 450 E. 22nd St. Suite 250, Lombard, IL 60148.