Raiz Federal Credit Union
Digital Banking Push Notification Giveaway — Official Rules

NO PURCHASE, PAYMENT, DEPOSIT, OR ACCOUNT ACTIVITY IS NECESSARY TO ENTER OR WIN. Enabling push notifications is not required to enter or win; a free method of entry that does not use push notifications is described in Section 4. Opening an account, making a deposit, or purchasing any product or service from Raiz Federal Credit Union will not increase your chances of winning, and becoming a member during a Promotional Period does not create eligibility for that Monthly Giveaway. All entries have an equal chance of winning regardless of the method of entry.

1. Sponsor and Structure

The Raiz Federal Credit Union Digital Banking Push Notification Giveaway (the "Giveaway") is sponsored by Raiz Federal Credit Union (the "Credit Union"), 12020 Rojas Drive, El Paso, Texas 79936. The Giveaway consists of a series of monthly drawings (each, a "Monthly Giveaway"). These Official Rules govern every Monthly Giveaway. The Start Date, End Date, Drawing Date, and prize for each Monthly Giveaway are stated in the Giveaway Schedule at the end of these Official Rules. The Giveaway is scheduled to run monthly through December 2026; the Credit Union may add a later Monthly Giveaway only by publishing an updated Schedule before that Monthly Giveaway's Start Date.

2. Eligibility

Each Monthly Giveaway is open to individuals who are (a) members of the Credit Union as of 12:00 a.m. Mountain Time on that Monthly Giveaway's Start Date; (b) legal residents of Texas or New Mexico; and (c) at least eighteen (18) years of age at the time of entry. For purposes of these Official Rules, a member is the natural person who is the primary owner of a membership share account; each member may enter individually, and a joint owner who is not a member in that person's own right may not enter. Entries may not be submitted on behalf of a minor, including through a custodial or youth account. Members under eighteen (18) are not eligible, and the Credit Union does not direct Giveaway notifications to members it has identified as under eighteen (18). Officers, directors, Supervisory Committee members, employees, and volunteers of the Credit Union; employees of Mammoth Rock Capital, LLC or any other entity owned or controlled by the Credit Union; employees of any advertising, promotion, or fulfillment agency or other vendor engaged in administering the Giveaway; and the immediate family members (spouses, parents, children, and siblings) and household members of any of the foregoing are not eligible. By entering, each entrant certifies, to the entrant's knowledge, that the entrant meets these eligibility requirements. Eligibility is determined as of the time of entry; a member who was eligible at entry remains eligible to receive the prize even if the member's account is later closed, provided the Credit Union can verify the member's identity. Void where prohibited by law.

3. Promotional Period

Each Monthly Giveaway begins at 12:00 a.m. Mountain Time on its Start Date and ends at 11:59 p.m. Mountain Time on its End Date, as stated in the Giveaway Schedule (its "Promotional Period"). Form submissions made before the Start Date or after the End Date of a Monthly Giveaway do not create entries in that Monthly Giveaway. If the Credit Union suspends a Monthly Giveaway under Section 10, its Promotional Period is extended by the length of the suspension unless the Monthly Giveaway is cancelled.

4. How to Enter

There are two ways to enter each Monthly Giveaway. Both lead to the same official Giveaway entry form, and entries by either method are placed in a single pool with equal odds.

(a) Push-notification entry. Members who have enabled push notifications in Raiz digital banking may receive a notification during the Promotional Period containing a link to the official Giveaway entry form. Select the link and complete the form.

(b) Free entry without push notifications. The same official Giveaway entry form is available during the Promotional Period through the entry button at raiz.us/2026/07/31/enable-push-notifications-stay-updated-with-raiz/, without receiving or enabling push notifications.

To enter by either method, provide your first name, last name, and a valid email address at which you can receive the prize; confirm that you are at least eighteen (18) years of age and a member of the Credit Union; confirm that you have read and agree to these Official Rules; and submit the form. Providing a telephone number is optional and is not required to enter or win. An entry is complete when the Credit Union's form service records the submission; the form service displays a confirmation when it does. An entry prepared with assistance at the entrant's direction, including through assistive technology, is authorized, and a member who needs assistance to enter may call the Credit Union at 877.378.3281.

Limit one (1) entry per eligible member per Monthly Giveaway, regardless of the method of entry or the number of accounts or email addresses the member has. A member must enter each Monthly Giveaway separately to be included in its drawing, and a member may win more than one Monthly Giveaway. If more than one entry is received from the same person for the same Monthly Giveaway, only the first eligible entry received will count, and later entries are void. Entries not submitted by the named individual, entries generated by script, macro, or other automated means, and entries submitted by commercial entry services are void. The Credit Union is not responsible for entries that are not received because of problems with an entrant's device, connection, or email service, or other causes outside the Credit Union's control. If a recorded entry is lost through a failure of the Credit Union or its service provider, the Credit Union will restore it from available records before the drawing.

5. Prize

One (1) winner will be selected for each Monthly Giveaway. The prize for each Monthly Giveaway is one (1) electronic gift card with a face value of one hundred dollars ($100.00) from the brand stated in the Giveaway Schedule (approximate retail value $100.00). The prize is non-transferable and may not be redeemed for cash except where required by law. The Credit Union may substitute a prize of equal or greater value only if the advertised prize becomes unavailable; that substitution is the only change to a prize permitted after entries for a Monthly Giveaway have been received. The winner is solely responsible for any taxes on the prize. Gift cards are subject to the issuing brand's terms, which may include restrictions on where and how the card may be used. The gift card brand is not a sponsor of, and is not affiliated with, the Giveaway; brand names and logos are trademarks of their respective owners. Any notice required by the issuing brand appears in the Giveaway Schedule.

6. Winner Selection

For each Monthly Giveaway, one (1) potential winner will be selected in a random drawing conducted under the supervision of the Credit Union using a documented random selection process from all eligible entries received during that Promotional Period, on or about the Drawing Date stated in the Giveaway Schedule. The odds of winning a Monthly Giveaway depend on the total number of eligible entries received for it.

7. Notification and Alternate Winners

The Credit Union will begin notifying the potential winner within five (5) business days after the Drawing Date, by email from scortez@raiz.us to the email address provided at entry. If the Credit Union receives a delivery-failure notice, it will re-send the email once to the same address and, if the entrant provided a telephone number, will attempt one telephone call. Notification is complete when the last of those attempts is made. The

potential winner must respond within five (5) business days (Monday through Friday, excluding federal holidays) after notification is complete. If the potential winner cannot be reached, does not respond within that period, is determined to be ineligible, or declines the prize, the prize is forfeited as to that person, and the Credit Union will select an alternate potential winner in a random drawing from the remaining eligible entries for that Monthly Giveaway, notify the alternate in the same way, and allow the alternate three (3) business days to respond, repeating this process until the prize is awarded or eligible entries are exhausted. Providing a telephone number allows the additional telephone attempt described above; it does not affect the odds of being selected.

8. Claiming and Delivery of the Prize

The notification will include claim instructions. Before delivery, the Credit Union will verify the winner's identity and eligibility against the information provided at entry and the Credit Union's membership records as of the Start Date; verification is limited to confirming identity and eligibility as of the time of entry and will not require any deposit, purchase, account activity, notification setting, or photograph. The Credit Union will deliver the electronic gift card by email to the email address provided at entry within ten (10) business days after verification is complete, and will replace an electronic gift card code that is invalid or is not received. Winning, claiming, or receiving the prize does not require any purchase, deposit, or account activity.

9. Privacy

The Credit Union will use the information you provide at entry, and the technical information the form service collects to operate and secure the form (such as device and connection information), to administer the Giveaway, including to verify eligibility, select and notify the winner, deliver the prize, respond to questions and complaints, and keep records of the Giveaway. The Credit Union uses third-party service providers to host the entry form, deliver notifications, and support the Giveaway; those providers act on the Credit Union's behalf under agreements that limit their use of your information to providing those services. The Credit Union will not use information provided at entry to add you to a marketing list or to send you marketing on the basis of your entry, and will not sell it; if you win, Section 12 describes the limited publicity that comes with accepting the prize. Entry information for a Monthly Giveaway will be retained for twelve (12) months after that Monthly Giveaway's End Date and will then be deleted or de-identified, except for records the Credit Union is required by law to keep and records relating to a claim, complaint, or the awarding of a prize. Because entrants are members, the Credit Union's member privacy notice also applies and is available at raiz.us/legal/privacy-policy/.

10. General Conditions

By participating, entrants agree to be bound by these Official Rules and by the Credit Union's administration of the Giveaway in accordance with them. The Credit Union may disqualify any entry or entrant who tampers with the entry process or violates these Official Rules. If fraud, a technical failure, or another cause impairs the integrity or proper operation of a Monthly Giveaway, the Credit Union may suspend it and, when the cause is resolved, resume it with the Promotional Period extended as provided in Section 3, or, if it cannot fairly be resumed, cancel it and select the winner in a random drawing from all eligible entries received before the suspension, after restoring any recorded entries lost through a failure of the Credit Union or its service provider. Suspension and cancellation are reserved powers distinct from the modification limits in this Section. The Credit Union may modify these Official Rules only to correct a typographical or administrative error or to protect the integrity of the Giveaway; no modification will change the prize (other than a substitution under Section 5), shorten a Promotional Period, or narrow eligibility for a Monthly Giveaway after that Monthly Giveaway has been announced, and any material change will be announced on the Giveaway entry page and by email to entrants. Questions about the Giveaway, requests to correct entry information, reports of a problem

entering, and questions about whether a prize email is genuine may be directed to the Credit Union at 877.378.3281 or scortez@raiz.us. The Giveaway is administered using third-party form-hosting and notification services; those providers are not sponsors of, and are not responsible for, the Giveaway.

11. Winner List

For the first name, last initial, and city of residence of the winner of a Monthly Giveaway, send a self-addressed stamped envelope to Raiz Federal Credit Union, Attn: Digital Banking Giveaway Winner List, 12020 Rojas Drive, El Paso, Texas 79936, or email scortez@raiz.us with "Winner List" in the subject line, within ninety (90) days after that Monthly Giveaway's End Date. The Credit Union will respond after the winner is finally determined.

12. Publicity

Except where prohibited by law, by accepting the prize the winner consents to the Credit Union's use of the winner's first name, last initial, and city of residence in publicity related to the Giveaway, including on the Credit Union's website, digital banking channels, and social media channels, for twelve (12) months after the Drawing Date, without additional compensation. The Credit Union will not use the winner's photograph or likeness without the winner's separate written consent, and accepting the prize does not require providing a photograph or taking part in any promotional activity.

13. Release

By participating, entrants release and hold harmless the Credit Union, its affiliates, the vendors engaged in administering the Giveaway, and their respective directors, officers, employees, volunteers, and agents, to the fullest extent permitted by law, from any claim arising out of participation in the Giveaway or the acceptance, receipt, or use of the prize. This release does not release any party from that party's own negligence, gross negligence, or willful misconduct, and it does not waive any right or claim that cannot be waived under applicable law.

14. Disputes and Governing Law

Any dispute arising out of or relating to the Giveaway is a "Claim" under the Arbitration and Waiver of Class Action provision of the Credit Union's Membership and Account Agreement, and that provision governs the resolution of the dispute and is incorporated into these Official Rules by reference. These Official Rules and the Giveaway are governed by the laws of the State of Texas, without regard to its conflict-of-laws rules. To the extent a dispute is not subject to arbitration under that provision, exclusive venue lies in the state or federal courts sitting in El Paso County, Texas, and entrants consent to jurisdiction in those courts. Nothing in these Official Rules limits any right you have under the Membership and Account Agreement. If any provision of these Official Rules is held invalid, the remaining provisions remain in full effect. Void where prohibited by law.

Federally Insured by NCUA.

Giveaway Schedule

The Credit Union completes this Schedule before each Promotional Period begins. No change to this Schedule will alter a Monthly Giveaway after entries for it have been received. Each prize is a $100.00 electronic gift card from the brand shown.

Monthly Giveaway	Start Date (12:00 a.m. MT)	End Date (11:59 p.m. MT)	Drawing Date (on or about)	Prize	Brand notice (required by issuer)
October 2026	10/07/2026	10/18/2026	10/19/2026	$100.00 Amazon.com Gift Card	Amazon.com is not a sponsor of this promotion. Restrictions apply, see amazon.com/gc-legal. Amazon, Amazon.com, and the Amazon.com Gift Card are trademarks of Amazon.com, Inc. or its affiliates.
November 2026	11/02/2026	11/13/2026	11/16/2026	$100.00 Amazon.com Gift Card	Amazon.com is not a sponsor of this promotion. Restrictions apply, see amazon.com/gc-legal. Amazon, Amazon.com, and the Amazon.com Gift Card are trademarks of Amazon.com, Inc. or its affiliates.
December 2026	12/01/2026	12/13/2026	12/14/2026	$100.00 Amazon.com Gift Card	Amazon.com is not a sponsor of this promotion. Restrictions apply, see amazon.com/gc-legal. Amazon, Amazon.com, and the Amazon.com Gift Card are trademarks of Amazon.com, Inc. or its affiliates.

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