ALLIANT CREDIT UNION ROOM REFRESH SWEEPSTAKES
OFFICIAL RULES

1. **NO PURCHASE, PAYMENT, LOAN APPLICATION OR OTHER OBLIGATION OR TRANSACTION OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE, PAYMENT, APPLICATION FOR OR ORIGINATION OF A MORTGAGE LOAN, OR ANY OTHER OBLIGATION OR TRANSACTION WILL NOT INCREASE YOUR CHANCES OF WINNING.**

2. **ELIGIBILITY:** The Alliant Credit Union Room Refresh Sweepstakes ("**Sweepstakes**") is open only to legal residents of the fifty (50) United States and the District of Columbia (the "**U.S.**") who are eighteen (18) years of age or older and the age of legal majority in their place of residence as of November 1, 2026 ("**Entrant**"). Becoming an Alliant Credit Union member is not required to participate in this Sweepstakes. Void in all U.S. territories and possessions and where prohibited. Employees of Alliant Credit Union ("**Sponsor**" or "**Alliant Credit Union**"), Neighborhood Intelligence, Inc. ("**Beyond**" or "**Promotion Partner**"), and its respective parents, successors, affiliates, subsidiaries, trustees, and client financial institutions, prize suppliers, paid influencers, and advertising and promotion agencies, Don Jagoda Associates, Inc. ("**Administrator**"), and each of their respective agents, representatives, officers, directors, shareholders, and employees (collectively, the **"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 the sweepstakes. The sweepstakes is subject to all applicable federal, state, and local laws. The Sweepstakes is governed by Illinois law and, to the extent applicable, federal law.

3. **SWEEPSTAKES TIMING/DESCRIPTION:** The Sweepstakes begins at 12:00 AM Central Time ("**CT**") on November 1, 2026, and ends at 11:59:59 PM CT on April 30, 2027 (the "**Sweepstakes Period**").

4. **TO ENTER**: There are two (2) ways to enter:

   - **AUTOMATIC ENTRY WITH MORTGAGE ORIGINATION:** During the Sweepstakes Period, an Entrant who is a new or existing Alliant Credit Union member will automatically receive one (1) entry into the Sweepstakes drawing (an "**Automatic Entry**") upon successfully closing on a Qualifying Alliant mortgage loan through the ***Alliant Credit Union Journey Home Mortgage Program**** on or before April 30, 2027.

     ** For purposes of these Official Rules, a Qualifying Alliant mortgage loan through the Alliant Credit Union Journey Home Mortgage Program is defined as the borrower using a Real Estate Agent that is specifically assigned through the Journey Home program, and using a residential mortgage loan originated by Alliant Credit Union to purchase the same subject property. This includes Alliant Fixed Rate and Adjustable-Rate Mortgage (ARM) loans for primary or secondary residence. The following are excluded: mortgages originated outside of Alliant, home equity products, refinance transactions, construction to permanent loans, and any other loan products designated by Alliant as ineligible. See additional information about Alliant Journey Home here. Additional Program terms can be found here.*

     To qualify for Automatic Entry, your credit union membership must be "in good standing" as defined in the Account Agreement and Disclosures.

   - **TO ENTER BY MAIL WITHOUT PURCHASE, PAYMENT, APPLICATION FOR OR ORIGINATION OF A MORTGAGE LOAN, OR ANY OTHER OBLIGATION OR TRANSACTION:** Hand-print your complete name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and a valid email address on a plain piece of 3" x 5" paper, and mail it in a business-size (#10) envelope with sufficient postage affixed, to: Alliant Credit Union Room Refresh Sweepstakes, P.O. Box 7764, Melville, NY 11775-7764 (a "**Mailed Entry**"). Mailed Entries must be postmarked by April 30, 2027 and received by May 10, 2027 in order to be included in the random drawing. Each Mailed Entry will count as one (1) entry into the respective random drawing and must

be mailed in a separate, postmarked-and-stamped envelope. Mailed Entries that are mechanically reproduced, copied, illegible, incomplete, postage due, late or inaccurate and Mailed Entries by any means which subvert the entry process are void. Mailed Entries become the property of the Sponsor and will not be acknowledged or returned. Incomplete Mailed Entries or Mailed Entries not complying with these Official Rules are subject to disqualification, at the Sponsor's sole discretion. Proof of mailing does not constitute proof of delivery.

Automatic Entries and Mailed Entries will be collectively referred to as ("**Entries**") or individually as an ("**Entry**"). **Limit one (1) Entry person for the Sweepstakes Period, regardless of method of Entry.**

5. **DETERMINATION OF WINNERS/NOTIFICATION:** There will be one (1) random drawing conducted from among all eligible Entries received/postmarked during the Sweepstakes Period to randomly select three (3) potential Grand Prize winners. The random drawing will be conducted on or about May 17, 2027, under the direction of Administrator, an independent judging organization. Administrator's and Sponsor's decisions are final and binding on matters relating to this Sweepstakes. Potential winners will be notified by email and/or telephone within five (5) business days of the random drawing date. Potential winners will be required to verify their eligibility by digitally completing and securely signing and returning a Declaration of Compliance, Liability Waiver and Publicity Release where legal (the "**Declaration**"), within forty-eight (48) hours of notification. Non-compliance within this time frame and/or with these Official Rules, Sponsor's inability to contact a potential winner within a reasonable time period, or prize or prize notification returned as undeliverable will result in such potential winner's disqualification and, at Sponsor's discretion, such prize may be awarded to a potential alternate winner.

6. **ODDS:** The odds of winning a prize are dependent upon the total number of eligible Entries received/postmarked during the Sweepstakes Period.

7. **PRIZES AND THEIR ACTUAL RETAIL VALUE ("ARV"):** ***Three (3) Grand Prizes:*** Each prize consists of a room refresher, awarded as $5,000 in the form of digital gift cards. Each winner may select their preferred digital gift card(s) and the denomination(s) from the following Sponsor-specified participating retailers: ***Bed Bath & Beyond®; Kirkland's®;*** **or** ***The Container Store®***, up to a maximum total value of $5,000. Digital gift card retailers and denominations, or preferred combination thereof, are subject to availability and the Sponsor's approval. No cash or other prize substitution is permitted, except by the Sponsor in its sole discretion if a selected digital gift card is unavailable, in which case the Sponsor may substitute a digital gift card or prize of equal or greater value. Digital gift cards are subject to the terms, conditions, and restrictions imposed by the applicable retailer and/or digital gift card issuer. The ARV of each Grand Prize is $5,000. The total ARV of all Grand Prizes is $15,000. **There is a limit of one (1) prize per person or household during the Sweepstakes Period.**

   Sponsor shall not be responsible for an expired, lost, stolen or misplaced gift card, or for any unused balance remaining on a gift card. Prizes are awarded "as is" with no warranty or guarantee, either express or implied by Sponsor. Prizes are non-transferable and no substitutions are permitted, except by Sponsor, who reserves the right, in its sole discretion, to substitute a prize (or portion of prize) of equal or greater value, if a prize, or portion of a prize, becomes unavailable. No cash redemption of prizes, except at Sponsor's sole discretion. Sponsor shall not have any responsibility or liability whatsoever for any property loss, damage, personal injury, or death, in connection with the prizes provided pursuant to the Sweepstakes and/or any winner, directly or indirectly in the Sweepstakes. All other expenses and costs not expressly listed above are each winner's sole responsibility.

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 and Administrator, which are final and binding. By accepting a prize, each winner consents to the use of his/her/their name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by Sponsor, 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 release 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 prizes. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, 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 and Administrator will collect information from the Entrants for the purpose of the prize drawings and to notify winners, except in the case of Automatic Entries in which case Sponsor will also use (and continue to use) Entrants information to provide products and services to Entrant in accordance with Sponsor's privacy policy. By entering the Sweepstakes, Entrants hereby agree to all personal information uses and disclaimers as explained in Sponsor's privacy policy located at https://www.alliantcreditunion.org/privacy. Sponsor will not share this information with any third party (except as necessary for the administration of the Sweepstakes, or to provide products and services to Entrant if Entrant is a member of Sponsor), nor attempt to contact an Entrant, unless Entrant is already a member of Sponsor, or has otherwise agreed to receive further information on Sponsor's products and promotions. Entrant may opt-out of receiving future communications as set forth in Sponsor's privacy policy or as provided within any such communications (e.g., using the "Unsubscribe" feature provided in the footer of Sponsor's emails). Releasees are not responsible for lost, late, illegible, misdirected, inaccurate, incomplete, undelivered, damaged, delayed, garbled, postage-due, or stolen Entries 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 prizes, or any prize-related event, 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, if in the Administrator's opinion there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes; or 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 if any government regulations, orders, or guidelines affect the Sweepstakes. In the event of cancellation, Sponsor may void any entries it suspects are at issue and, at its discretion, if terminated, award prizes in a random drawing from among all non-suspect, eligible Automatic Entries received up to the date of cancellation and all eligible Mailed Entries received overall. **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.** 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 each prize will be taxable to applicable winner as income. All federal, state and local taxes and any other costs and expenses associated with the acceptance and/or use of a prize not specifically provided for in these Official Rules are solely the responsibility of the applicable winners. A 1099 tax statement will be filed with the IRS for the actual total value of the prize. Winners will receive a 1099 form in the mail, to be processed in the year in which the prize was received. Winners are 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 and the Declaration 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 to award the prizes and/or Sponsor is prevented from awarding the prizes or continuing with this Sweepstakes as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health or other means, earthquake, explosion, labor dispute 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 guideline, public health crisis or pandemic (e.g., Coronavirus), order of any court or jurisdiction, or other cause not reasonably within Sponsor's control, regardless of whether any such cause was foreseeable (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 designated end date, Sponsor will (if possible) select the potential winners in a random drawing from all eligible, non-suspect Automatic Entries received up to the date of cancellation and all eligible Mailed Entries received overall. Inclusion in such random drawing shall be each Entrant's sole and exclusive remedy under such circumstances.

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 prizes 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, including attorneys' fees, other than Entrant's actual out-of-pocket expenses (i.e., costs associated with participating in this Sweepstakes), and Entrant further waives all rights to have damages multiplied or increased.

14. **WINNERS LIST:** For a list of winners, available after May 31, 2027, mail a self-addressed, stamped envelope by June 30, 2027, to: Alliant Credit Union Room Refresh Sweepstakes Winners, c/o Don Jagoda Associates, Inc., 100 Marcus Drive, Melville, NY 11747.

15. **SPONSOR & ADMINISTRATOR:** Sponsor: Alliant Credit Union, 11545 W. Touhy Avenue, Chicago, IL 60666. Administrator: Don Jagoda Associates, Inc., 100 Marcus Drive, Melville, NY 11747.