

**Premier America Credit Union  
Year of Savings Promotion  
Official Rules**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.**

The Premier America Credit Union Year of Savings Promotion ('YEAR OF SAVINGS') (the 'Promotion') will award twelve (12) individual winners \$1,000.00 cash into their Smart Savings accounts, and one (1) grand prize of \$5,000 cash into their Smart Savings account. The Promotion is OPEN ONLY TO LEGAL RESIDENTS OF the U.S., who meet the eligibility requirements (as defined in the rules below). VOID ELSEWHERE AND WHEREVER PROHIBITED BY LAW.

PURCHASE OF A PREMIER AMERICA CREDIT UNION PRODUCT OR SERVICE DOES NOT IMPROVE AN INDIVIDUAL'S CHANCE OF WINNING.

The Promotion is sponsored and administered by Premier America Credit Union ('Premier America').

**Promotion Period:** The Promotion is valid from January 1, 2026, at 12:00 a.m. Pacific Time (PT) to December 31, 2026, at 11:59 p.m. Pacific Time (PT) (the Promotion Period).

Promotion entries must be made by 11:59 a.m. PT. The Promotion is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. The Promotion is subject to change or end without notice.

**Who May Enter:** The Promotion is open to all Premier America members age 18 years of age or older, as of date of entry.

The following classes of persons are not eligible to enter the Sweepstakes:

Employees, officers, and directors of Premier America Credit Union, Premier America Credit Union Marketing Team ("Sweepstakes Administrator"), each of their respective franchisees, affiliated companies, subsidiaries, distributors, retailers, printers, advertising and promotion agencies, and any and all other companies associated with the design or execution of this promotion (collectively, "Released Parties") and the members of the immediate families or households of any of the above, whether or not related. "Immediate family members" includes, for purposes of this promotion, parents (including in-laws), grandparents, siblings (including step-

siblings), children (including step-children), grandchildren (including step-grandchildren) and each of their respective spouses.

**How to Enter:**

In each month you make cumulative \$500.00 in deposits into your Smart Savings share, you will earn a single entry into the Promotion for a maximum of twelve (12) entries. The deposits must remain in your Smart Savings share through 15<sup>th</sup> of the following month to qualify.

**Alternate Entry Method:** An Alternate entry may be submitted via email to [marketing.requests@PremierAmerica.com](mailto:marketing.requests@PremierAmerica.com) with "Year of Savings" listed in the email subject line. Alternate entries must contain all of the following information within the body of the email: full name, complete mailing address (street, city, state, and zip code), telephone number, and date of birth. Limit one (1) alternate entry per individual, during the Promotion period.

**Prizes:** Premier America will randomly award twelve (12) individual winners \$1,000.00 cash into their Smart Savings account on / about the 15<sup>th</sup> of the following month, one each month. The grand prize winner will be selected in January 2027 from all the eligible entries and notified on / about January 20, 2027. The prizes are non-transferable. The Promotion prize winner is solely responsible for any and all federal, state and local taxes that may apply.

**Odds of Winning:** The odd of winning the prize is dependent on the number of total qualified Promotion entries received during the promotion period.

**Selection & Notification:** By the 20<sup>th</sup> of each month, winners will be randomly selected from the pool of qualified Promotion entrants. The winner will be notified via email and/or telephone on that date and will have five (5) business days to claim their prize. Once claimed, deposit will be made within five business days. If the prize has not been claimed or picked up within the time period, prize will be forfeited and another winner may be randomly selected.

**Additional Rules & Restrictions:** By participating in this Promotion, entrants agree to abide by and be bound by the Official Rules and the decisions of the Promotion Administrator, which shall be final in all matters relating to this Promotion. In the event an entrant wins a prize and is later found to be in violation of these rules, he/she will be required to forfeit the prize or to reimburse the Promotion administrator for the stated value of the prize if such violation is discovered after winner has used the prize. False, fraudulent or deceptive entries or acts shall render entrants ineligible for any prize.

Premier America is not responsible for any typographical or other error in the printing or advertising of the Promotion, administration, or execution of the Promotion in the announcement of the prizes/prize winners. By accepting prizes, winners agree to hold Premier America Credit Union, and released parties, from any claims, losses, actions, or damages of any kind, whether actual, incidental, or consequential, for injury (including but not limited to death), damages, losses or expenses arising out of or relating to entrant's participation in this Promotion, or the acceptance, possession or use/misuse of any prize, or participation in prize-related activities (including but not limited to travel related thereto), and to assume all liability in connection with, Premier America Credit Union and released parties shall not be liable to any winner, entrant or any other person for failure to supply the prize or any part thereof by reason of any acts of God, any actions, regulations, orders, or requests by any governmental entity, equipment failure, terrorist acts, war, fire, unusually severe weather, embargo, labor dispute or strike, labor or material shortage, transportation interruption of any kind, or any other cause beyond Premier America Credit Union's, and released parties' sole control. No more than the advertised maximum number of prizes will be awarded for any reason.

**IN CASE OF DISPUTES:** By participating, each entrant agrees that, 1) any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court within the **State of California**; 2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion, but in no event attorneys' fees; 3) under no circumstances will an entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, and consequential damages, and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and Premier America Credit Union in connection with this Promotion, shall be governed by, and

construed in accordance with the laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions (whether of the State of California or any other jurisdiction), that would cause the application of the laws of any jurisdiction other than the State of California.

**Winners List:** For a copy of these official rules or names of Promotion winners, please send a self-addressed, stamped envelope to: **Premier America Credit Union / Year of Savings Promotion, Attn: Marketing Department, P.O. Box 2178, Chatsworth, CA 91319-9864.**

Promotion is Sponsored by **Premier America Credit Union, 19867 Prairie Street, Chatsworth, CA 91311.** For questions related to the Promotion, please contact Richard Dedor, VP, Marketing at [Richard.Dedor@PremierAmerica.com](mailto:Richard.Dedor@PremierAmerica.com).

**Promotion and Rules Provided By:**

Premier America Credit Union

19867 Prairie Street

Chatsworth, CA 91311