

**Premier America Credit Union  
2025 CSUN Fall Giveaway Official Rules**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN.** The Premier America Credit Union CSUN 2025 Fall Giveaway (the 'Giveaway') will award one (1) person, one (1) pair of Apple AirPods Max. The Giveaway 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 OR OBTAINING OF A PREMIER AMERICA CREDIT UNION PRODUCT OR SERVICE DOES NOT IMPROVE AN INDIVIDUAL'S CHANCE OF WINNING.**

**Sponsor:** The Giveaway is sponsored and administered by Premier America Credit Union ('Premier America').

**Promotion Period:** The Giveaway is valid from July 7, 2025 at 12:00 a.m. Pacific Time (PT) to December 31, 2025, at 11:59 p.m. PT (the 'Promotion Period'). Giveaway entries must be made by 11:59 p.m. PT on December 31, 2025. The Giveaway is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. The Giveaway is subject to change or end without notice.

**Who May Enter:** The Giveaway is open to California State University, Northridge Students, Faculty, Staff, and Alumni 18 years of age or older, as of date of entry.

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

Employees, officers, and directors of Premier America Credit Union ("Sponsor"), Premier America Credit Union Marketing Team ("Giveaway 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:** Individuals must establish a Premier America Credit Union membership with a Smart Savings share with a minimum of \$1.00, plus open a Smart Spending or Premier Plus Checking share **with** a monthly ACH Direct Deposit to the Checking share (minimum single deposit of \$250) within the first 60 days from account opening, be opted in to eStatements, and conduct 10 debit and/or credit card point of sale transactions within the first 60 days of account opening to be eligible to enter to win. Members with open or converted checking accounts are not

eligible for giveaway. If the selected individual winner is not a Premier America member in good-standing, Premier America reserves the right to forfeit the prize.

Membership must be opened in person at the branch located at CSUN, at any other Premier America branch location and have your CSUN affiliation noted on your account, or use the following link to open your account digitally:

[https://join.premieramerica.com/index.html?&productID=new\\_mem\\_savings,smart\\_spending&Promocode=CSUN&BranchID=29](https://join.premieramerica.com/index.html?&productID=new_mem_savings,smart_spending&Promocode=CSUN&BranchID=29)

A member in good standing is defined as a member who has an active Smart Savings share (with a minimum of \$1.00, an active non-overdrawn Smart Spending or Premier Plus share, and no active charge-offs or overdue loans.

#### **Alternate Entry:**

You may submit one entry during the Giveaway promotional period via email in lieu of opening a membership at Premier America by emailing [marketing.requests@premieramerica.com](mailto:marketing.requests@premieramerica.com) with the following information and a subject line of: “2025 CSUN Fall Campaign” Giveaway”.

- Full Name
- Address
- Phone Number or Email Address

**Prizes:** Premier America will randomly award one (1) individual winner one (1) Apple AirPods Max. The winner will be selected at the end of the Giveaway period. Prizes are non-transferable. Prize winner is solely responsible for any and all federal, state and local taxes that may apply.

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

**Selection & Notification:** By March 1, 2026, one (1) individual Giveaway participant will be randomly selected from a pool of qualified Giveaway entrants. The winner will be notified via email and/or telephone within five (5) business days after the individual winner has been randomly selected. Giveaway winner must be able to accept their prize by picking up their prize at the CSUN Branch, located at 18111 Nordhoff St, within fourteen (14) business days after they have been successfully notified. Prizes that have not been claimed or picked up within 14 business days will be forfeited, and another winner may be randomly selected.

**Additional Rules & Restrictions:** By participating in this Giveaway, entrants agree to abide by and be bound by the Official Rules and the decisions of the Giveaway Administrator, which shall be final in all matters relating to this Giveaway. 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 Giveaway 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 Giveaway, administration, or execution of the Giveaway 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 Giveaway, 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 Giveaway, 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 Giveaway, 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 Giveaway, 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 Giveaway winners, please send a self-addressed, stamped envelope to: **Premier America Credit Union / CSUN Fall Giveaway, Attn: Marketing Department, P.O. Box 2178, Chatsworth, CA 91319-9864.**

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

Federally Insured by NCUA.

**Giveaway and Rules Provided By:**

Premier America Credit Union  
19867 Prairie Street  
Chatsworth, CA 91311