

# **Official Rules for Eglin FCU Teach a Child to Save**

## **1. Eligibility**

This Promotion is open only to Eglin Federal Credit Union members under the age of 18 who establish a new membership or open a new account type between April 1, 2026, and June 30, 2026. Eligible account types include: Regular Share Savings, Premium Share Checking, Christmas Club, VIP, Money Market, IRA, or Share Certificate. The Promotion is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

## **2. Agreement to Rules**

By participating, the parent or guardian of the Entrant ("You") agrees to be fully and unconditionally bound by these Rules and represents that the Entrant meets all eligibility requirements. You agree to accept the decisions of Eglin Federal Credit Union ("Sponsor") as final and binding.

## **3. Promotion Period**

The Promotion begins at 8:30 a.m. CST on April 1, 2026, and ends at 5 p.m. CST on June 30, 2026 ("Entry Period").

## **4. How to Enter**

Youth members (under age 18) will be automatically entered into the contest each time they open any eligible new membership or new account type listed in Section 1 during the Promotion Period. Members that open multiple accounts during the promotion period will receive one entry for each account opened. Membership or accounts not approved or funded or established according to Eglin FCU procedures are not eligible and will be disqualified.

## **5. Prizes**

There will be twelve (12) total winners, each receiving a \$100 prize. Prizes will be deposited directly to the winner's Regular Share Savings account. No prize substitution or transfer is permitted. All tax obligations, if any, are the sole responsibility of the parent or guardian of the winner.

## **6. Odds**

Odds of winning depend on the number of eligible entries received at each individual branch during the Promotion Period.

## **7. Winner Selection & Notification**

Eligible entries will be collected and grouped by the branch where the new membership or account was opened. A random drawing will be conducted to select one (1) potential winner from the pool of eligible entries received at each participating branch during the entry period. Specifically, one winner will be selected per branch, for a total of twelve (12) winners. The drawing will be conducted during the week of July 6, 2026. Potential winners will be notified by phone and/or email using the contact information provided to the Sponsor and a deposit will be made to their Regular Share Savings account. If a winner is no longer an Eglin Federal Credit Union member, or is ineligible, the prize may be forfeited and an alternate winner selected. Receipt by Winner of the prize offered in this Promotion is conditioned upon compliance

with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT SPONSOR'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE PROMOTION.

## **8. Terms & Conditions**

Sponsor reserves the right to cancel, terminate, or modify the Promotion if any factor beyond its control affects its administration, fairness, or proper conduct. Sponsor may disqualify any individual who tampers with the Promotion or violates these Rules.

## **9. Limitation of Liability**

By entering, You agree to release and hold harmless Sponsor and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Promotion and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

## **10. Disputes**

THIS PROMOTION IS GOVERNED BY THE LAWS OF THE UNITED STATES AND FLORIDA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Promotion, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Promotion, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Florida having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Promotion). Participant further waives all rights to have damages multiplied or increased.

## **11. Sponsor**

The Sponsor of this Promotion is Eglin Federal Credit Union, 838 Eglin Parkway NE, Fort Walton Beach, FL 32547-2781.