

# Belco Community Credit Union

## Holiday Club Promotion Official Rules and Regulations

**The promotion ends 7/31/2026.**

**Prizes will be awarded by 8/31/2026**

### Sweepstakes Summary:

Belco Community Credit Union will conduct a Sweepstakes promotion where members will deposit into their Holiday Club Account. Beginning 07/01/2026 and ending on 07/31/2026 (the "Sweepstakes Period"), individuals who are members of Credit Union (defined below) and are 18 years of age or older, and who deposits \$25 or more into their Holiday Club account will be automatically entered into a random drawing for a chance to win the prizes described in Sections 5 and 6 of these Official Rules. Details regarding Sweepstakes terms and conditions, including an alternative entry method and certain limitations regarding the number of entries that will be allowed, are found below. The Sweepstakes winner will be determined by random drawing from all eligible entries received by the methods of entry that are described in these Official Rules. The odds of winning the Sweepstakes, which will not vary based on the method of entry, are dependent on the number of eligible entries that are received by both methods of entry. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. VOID WHERE PROHIBITED BY LAW. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. THE OFFICIAL RULES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

1. **Eligibility Restrictions:** Promotion is open to anyone who is 18 years of age and older, and within the Belco Community Credit Union field of membership. (Field of Membership: Persons who live, work, worship, attend school, or volunteer in the Pennsylvania counties of York, Adams, Dauphin, Perry, Cumberland, Lancaster, Lebanon.) Employees of Belco Community Credit Union, Board of Directors, officials, immediate family members, and participating sponsors/promotional partners are not eligible. Business accounts are not eligible. Cannot be combined with other offers. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Participation constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.
2. **Promotion period:** The Promotion begins at 12 a.m. Eastern Standard Time ("EST") on 07/01/2026 and ends at 11:59 p.m. EST on 07/31/2026 (the "Promotion Period").
3. **Sponsor:** The Sponsor of this Promotion is Belco Community Credit Union Credit Union, 449 Eisenhower Blvd, Harrisburg PA, 17111.
4. **How to Enter:**  
**There are two (2) ways to enter.**
  - a. Deposit \$25 or more into a Holiday Club Account with Belco Community Credit Union between 07/01/2026 and 07/31/2026, you, the member will be entered to win. Only one entry per account per member is allowed.

- b. Send a postcard with your name, address, and phone number to: Belco Community Credit Union Credit Union, Attn: Marketing Department, Holiday Club Promotion, 449 Eisenhower Blvd, Harrisburg PA, 17111. Valid entries must be postmarked no later than the end of the month and received by the 5<sup>th</sup> of the following month. Mailed entries will not be acknowledged or returned. Participants must provide all the contact information requested, or the entry will be void. Belco Community Credit Union is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected, or postage due mailed entries, which will be disqualified. Any attempt by an Entrant to obtain more than one entry by using fraudulent, deceptive, or illegal means will be disqualified. Automated mail entries, or those made using script, macro, sweepstakes service, automated entry software, or facsimiles will NOT be accepted.
5. **Prizes, Prize Conditions, and Odds: One (1) \$100 Account Credit to Member's S1 Account.** No substitution or transfer of prizes is permitted except at Sponsor's sole discretion. Prizes must be accepted as awarded. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute a prize of equal or greater value. All federal, state and local taxes, and all other costs associated with acceptance or use of the prizes, are the sole responsibility of the winner. Arrangements for delivery of prizes will be performed after winner validation. Odds of winning any prize depend on the number of entries received. At the Sponsor's discretion, unclaimed prizes may not be awarded. Winner will be required to disclose his or her social security numbers for the purpose of issuance of a 1099 or other tax form.
6. **Grand Prize Winner Drawing and Notification: 1** winner will be randomly selected by Sponsor on or about 8/07/2026 in a random drawing from all eligible entries received during the Promotion Period. The grand prize winners will receive a \$100 dollar account credit each and will be contacted by phone and/or email by 08/31/2026. If winner cannot be contacted or has not claimed the prize by 9/10/2026, an alternate winner will be randomly selected from all remaining entries. Prize will be received to account holder's S1 account automatically. No substitution or transfer of prizes is permitted except at Sponsor's sole discretion. Prizes must be accepted as awarded. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute a prize of equal or greater value. All federal, state and local taxes, and all other costs associated with acceptance or use of the prizes, are the sole responsibility of the winner. Arrangements for delivery of prizes will be performed after winner validation. Odds of winning any prize depend on the number of entries received. At the Sponsor's discretion, unclaimed prizes may not be awarded. Winner will be required to disclose his or her social security numbers for the purpose of issuance of a 1099 or other tax form.
7. **Release:** By entering the Promotion, participants, including winner and companions, agree to release and hold harmless Sponsor's and Promotional Partner's (the "Released Parties") officers, directors, employees, agents and representatives from and against any claim or cause of action which may be caused, directly or indirectly, in whole or in part from participation in Promotion or receipt/use of the prize, including but not limited to any claim for personal injury, including death, damage to or loss of any person or property, any claims/actions based on publicity rights, defamation or invasion of privacy which may arise from participating in this Promotion or its related activities. Winner and companions also agree that Released Parties have neither made nor are in any manner responsible or liable for any warranty, representation, guarantee, express or implied, in fact or in law, relative to the Prize. Winner and companions further acknowledge and agree that IN NO EVENT WILL

RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THIS CONTEST OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF THE PRIZE. Participants further agree that Released Parties' liability will be limited to the cost of entering and participating in the Promotion, and in no event shall the Released Parties be liable for attorney's fees. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

8. **Publicity:** Except where prohibited by law, participation in the Promotion constitutes the winner's and companions' consent to Sponsor use of winner's name, likeness, photograph, voice, opinions, and/or hometown and state for promotional purposes in any media, worldwide, without further payment or consideration.
9. **General Conditions:** Belco Community Credit Union reserves the right to cancel, suspend, and/or modify the Promotion or any part of it, for any reason, including if any fraud, technical failures, human error, or any other factor impairs the integrity or proper functioning of the Promotion, as determined by Sponsor in its sole discretion. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damage 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 provision.
10. **Limitations of Liability:** Belco Community Credit Union officers, directors, employees, agents, and representatives are not responsible for typographical or other errors in the printing, stolen, lost, late, garbled, delayed, misdirected, damaged, incomplete, postage due, or ineligible entries or in the offering or the administration of the contest or in the announcement of the prize. If, in the exclusive judgment of Belco Community Credit Union, this contest becomes compromised in any way, Belco Community Credit Union reserves the right to withdraw the contest offer, cancel any method of entry, void any entries submitted fraudulently, or select winners from all eligible entries received prior to the act that compromised the contest. By entering, entrants acknowledge compliance with these Official Rules including all eligibility requirements.
11. **Disputes:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by a state or federal court located in Pennsylvania; (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; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, 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 the entrant and Main Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the Commonwealth of Pennsylvania, without giving effect to any choice of law or conflict of law rules (whether of the Commonwealth of Pennsylvania or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the Commonwealth of Pennsylvania.

12. **Privacy:** Information collected from entrants is subject to Belco Community Credit Union's Privacy Policy.
  
13. **Winners' List:** To receive confirmation of the name of the winner, send a stamped self-addressed envelope to: 449 Eisenhower Blvd, Harrisburg PA, 17111 Belco Community Credit Union, Attn: Marketing Department: Whatever Club Promotion Winners List, within sixty (60) days of expiration of the Promotion Period.