



2025 Promotional Text Campaign Sweepstakes

Official Rules and Qualifications

OFFICIAL RULES AND QUALIFICATIONS

NO PURCHASE OR TRANSACTION IS NECESSARY TO ENTER OR WIN. TEXT OPT-IN OR MAIL-IN ENTRY HAS AN EQUAL CHANCE OF WINNING. LIMIT ONE (1) PER MEMBERSHIP, TIED TO A SINGLE INDIVIDUAL, FOR THE DURATION OF THE PROMOTIONAL PERIOD.

The Promotional Text Opt-in Sweepstakes (the "Sweepstakes") is intended for legal residents of the United States of America and shall only be construed and evaluated according to applicable U.S. law and applicable state law. Do not enter this Sweepstakes if you are not located in the United States or are otherwise ineligible to enter in accordance with these Official Rules at the time of entry.

PROMOTIONAL PERIOD & PRIZE DETAILS

The Sweepstakes is sponsored and administered by Monterra Credit Union, formerly San Mateo Credit Union ("Credit Union" or "Sponsor") begins 5/1/2025, at 12:00:00 a.m. Pacific Time ("PT") and runs through 12/31/2025, at 11:59:59 p.m. PT ("Promotional Period"). Members who opt-in during this period will be automatically entered into a monthly drawing (1) winner will be randomly selected each month from all new text opt-in record and mail-in entries. The winner will receive a prize of \$100, credited to a Regular (Share) Savings account by the 31st of the month.

ELIGIBILITY

The Sweepstakes is open to all legal residents of the United States who are 18 years of age or older at the time of entry. Officers, directors, and employees of the Sponsor (and their affiliates and subsidiaries), and immediate family members (parents, children, siblings, and their respective spouses), regardless of where they live, are not eligible. Prize is non-transferable and non-assignable, with no cash redemptions. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited. Limit one (1) entry per membership for the entire promotional period. Each entry must be associated with one (1) individual name and may be submitted only once. Duplicate entries or entries associated with the same membership or individual will be disqualified.

TWO WAYS TO ENTER

1. Text START to 37681 during the promotional period (5/1/2025–12/31/2025) to opt-in to receive promotional text messages. Participants will be automatically entered into a monthly drawing.
2. To enter by mail: On one side of a 4" x 6" card, hand print your name, address, telephone number, and the words "**Promotional Text Campaign Sweepstakes.**" Affix a U.S. first-class stamp to the other side and mail to:

Promotional Text Campaign Sweepstakes
c/o Marketing Department, Monterra Credit Union
P.O. Box 910
Redwood City, CA 94064-0910

Entries must be postmarked by 12/31/2025 and received by the Credit Union no later than 5:00 PM PT on 1/15/2026. Each entry must submit only one (1) individual's information. The Credit Union is not responsible for misdirected, damaged, illegible, postage-due, or incomplete entries. Limit one (1) mailed entry or new opt-in text per membership for the entire Promotional Period.

DRAWING

The monthly drawings will take place at Monterra Credit Union's Corporate Headquarters on the 15th of each month beginning 6/15/2025, or on the next business day if the 15th falls on a weekend or holiday. Winners will be selected randomly from all eligible entries received.

ODDS OF WINNING & TAX LIABILITY

Odds of winning depend on the number of eligible text opt-ins and mailed entries received. Winners need not be present to win. The Credit Union will report the bonus value to the IRS on Form 1099-INT for the tax year in which the prize is awarded. Consult your tax advisor for details.

PRIZE DESCRIPTION AND LIMITATION

Each monthly winner will receive one (1) \$100 credited to the Regular (Share) Savings account. Limit one (1) entry per membership for the entire Promotional Period. If a selected winner declines the prize, an alternate winner will be drawn at random.

WINNER NOTIFICATION

The Winners will be notified by telephone and/or email and must complete, sign, and return an Affidavit of Eligibility/Liability Release/Publicity Release Form. The Credit Union is not liable for winners' failure to receive notifications due to incorrect or non-functioning contact information or security settings. If a winner cannot be contacted, is deemed ineligible, fails to claim the prize within 14 days, or does not return the required documentation, the prize may be forfeited and an alternate winner selected.

PUBLICITY

By entering the Sweepstakes, winners who are of legal age agree to grant the Sponsor the right to print, publish, broadcast, and use their name and photo for promotional purposes without additional compensation, in any media including online.

LIMITATIONS OF LIABILITY

This promotion is governed by the Official Rules and the laws of the State of California. Any disputes regarding the Sweepstakes will be resolved exclusively in a state or federal court located in or near Redwood City, CA.

WINNERS LISTS

To request the winners list, send a self-addressed stamped envelope and letter to:

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Redwood City, CA 94064-0910**