

## **“Questions for the CEO Sweepstakes”**

Monterra Credit Union

### **OFFICIAL RULES AND QUALIFICATIONS**

NO PURCHASE OR TRANSACTION IS NECESSARY TO ENTER OR WIN. APPLYING FOR CREDIT UNION MEMBERSHIP OR BEING A MEMBER OF MONTERRA CREDIT UNION DOES NOT RESULT IN AN INCREASED CHANCE OF WINNING OVER A MAILED ENTRY. EACH ENTRY HAS AN EQUAL CHANCE OF WINNING. LIMIT ONE (1) ENTRY PER HOUSEHOLD (ADDRESS).

**1. PROMOTIONAL PERIOD & PRIZE DETAILS:** The Questions for the CEO, \$50 Sweepstakes drawing (“Sweepstakes”) is sponsored and administered by Monterra Credit Union and begins May 1, 2025, at 12:00:00 a.m. Pacific Time (P)T and runs through May 27, 2025, at 5:00 PM PT. Three (3) winners will be randomly selected from all online submitted questions during the promotional period. Limit one (1) entry per person, and one (1) prize per household (address).

**2. ELIGIBILITY:** The Sweepstakes is open to all legal residents of the United States who are 18 years of age or older at time of entry into the Sweepstakes. Monterra Credit Union employees, family members of or persons domiciled with an employee or an Official are not eligible to enter or win. Prize is non-transferable. Sweepstakes are subject to all applicable federal, state, and local laws and regulations and is void where prohibited by law. Limit one entry per household (address) during the eligibility period. The name submitted through the “Questions for the CEO” submission portal or the name on the mail-in entry will be awarded the prize.

### **3. TWO WAYS TO ENTER:**

1: During the promotional period, each question submitted online through the Questions for the CEO submission portal within the Annual Meeting of Shareholders website landing page located at [monterra.org/annualmeeting](http://monterra.org/annualmeeting) will be entered into the prize drawing. Questions submitted outside of this online portal or outside of the promotional period do not qualify for this Sweepstakes.

2: On one side of a 4” x 6” card, print your name, address, telephone number, and the words “Questions for the CEO Sweepstakes.” On the other side of the 4” x 6” card, place a US first-class stamp and use the mailing address:

Questions for the CEO Sweepstakes  
Monterra Credit Union  
Marketing Department  
350 Convention Way  
Redwood City, CA 94063

Entries received must contain only one person's name, and must be postmarked by May 27, 2025, and must be received by Monterra Credit Union on or before 5:00 PM PT on the 27<sup>th</sup> of May, 2025. The drawing will take place at Monterra Credit Union's Corporate Headquarters on May 30, 2025, at 12:00 PM PT. Monterra Credit Union is not responsible for misdirected, damaged, illegible, postage-due, or incomplete entries that are not received by the deadline. Limit (1) one mailed entry per household (address).

**4. GENERAL CONDITIONS:** By participating in the "Questions for the CEO Sweepstakes", you agree to be fully and unconditionally bound by these Official Rules & Qualifications, and you represent and warrant that you meet the eligibility requirements set forth herein. Decisions made by Monterra Credit Union are final. You and your entry may be disqualified if you attempt to circumvent the Official Rules & Qualifications. The sweepstakes are subject to all applicable federal, state, and local laws. By accepting a sweepstakes prize, winners agree to release Monterra Credit Union from any and all liability arising from acceptance, possession, use, loss, or misuse of the prize.

**5. DRAWING:** The drawing will take place at Monterra Credit Union's Corporate Headquarters on May 30, 2025, at 12:00 PM PT.

**6. ODDS OF WINNING & TAX LIABILITY:** Odds of winning a prize depend on the total number of questions submitted and mail-on entries received by mail. Winners need not be present to win. According to Federal Tax Law, if you win a prize or combination of prizes valued at over \$600 during the calendar year, Monterra Credit Union must report the value to you and the Internal Revenue Service on a Form 1099-MISC. Prize winner is responsible for any and all applicable federal and state income taxes associated with the awarding of the prizes. Please consult your tax advisor for any additional tax-related details.

**7. PRIZE DESCRIPTION AND LIMITATION:** Each of the three (3) winners will receive \$50 which shall be either deposited into the winner's membership savings account.

**8. WINNER NOTIFICATION:** Prize winners will be notified by telephone and/or e-mail and will be required to complete, sign, and return a Monterra Credit Union supplied Likeness Release Authorization form upon claiming the prize. Failure to complete the form will result in forfeiture of the prize and a new winner will be selected by a random drawing from all remaining eligible entries. Monterra Credit Union shall have no liability for the winner's failure to receive notices due to a winner's spam or junk e-mail or other security setting or for the winner's provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is found to be ineligible, or fails to claim their prize within 14 days from the time an award notification is sent to each respective winner, or fails to timely return a completed and executed authorization form, the prize may be forfeited and an alternate winner selected.

**9. PUBLICITY:** Prize winners who are of legal age, by entering the sweepstakes, agree to grant Monterra Credit Union the right to print, publish, broadcast and use, in any media including,

print or electronic, at any time, their names and pictures for Monterra Credit Union's advertising and promotional purposes without additional consideration.

**10. LIMITATIONS OF LIABILITY:** Monterra Credit Union is not responsible for any injury, loss, damage, or any other liability of any kind resulting from use of a prize won from the sweepstakes. The promotion and drawing are governed by these Official Rules & Qualifications and the laws of the State California. Any dispute regarding the sweepstakes shall be resolved only in a state or federal court location in or near Redwood City, CA.

**11. WINNERS LISTS:** For the names of the promotion prize winners, send a stamped, self-addressed envelope and a letter to Monterra Credit Union. Send your letter and return envelope to:

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