

## **Citadel Credit Card Sweepstakes**

You could turn purchases into prizes with your Citadel Mastercard®. Now when you use your Mastercard for everyday purchases, you could bring home awesome prizes – We are giving away \$10,000 worth of prizes, which includes 5 first place prizes of \$1,000 each & 10 2nd place prizes of \$500 each. Every 10 purchases you make from June 15, 2024, through September 7, 2024, is another entry for a chance to win.

### **2024 Citadel Credit Card Sweepstakes Official Rules (“Official Rules”)**

No purchase or payment of any kind is necessary to enter or win this Sweepstakes. Only Citadel Consumer credit cards are eligible. By participating in this Sweepstakes, Entrants waive the ability to bring claims in a class action format. For the purpose of this Sweepstakes: (1) all entries, whether submitted by using an eligible Mastercard as described below or by alternate means of entry (i.e., mail in method of entry), have an equal chance of winning; and (2) Mastercard use includes purchase transactions initiated by Mastercard consumer credit cards, as described below.

**Eligibility:** The 2024 Citadel Credit Card Sweepstakes (“Sweeps”) is open only to individuals who are Citadel Consumer Mastercard credit card cardholders (“Cardholder”) whose consumer credit card was issued by Citadel and whose account is in good standing as of September 7, 2024, and who are legal permanent residents of the fifty (50) United States (including D.C.), and who have reached the legal age of majority in their state or jurisdiction of residence (which is eighteen (18) in most states, but is nineteen (19) in Alabama and Nebraska and twenty-one (21) in Mississippi) before June 15, 2023. Void in Guam, Puerto Rico & where prohibited by law. Employees, officers & directors of Citadel and their immediate family members (i.e., spouses, parents, children, grandchildren and siblings and their respective spouses) and/or those living in the same household of any of the foregoing are not eligible to enter or win a prize in this Sweepstakes.

**Entry Period:** Sweeps begins at 12:00:01 AM Eastern Time (“ET”) on June 15, 2024, and ends at 11:59:59 PM ET on September 7, 2024 (“Entry Period”) and consists of 1 (one) entry period. All (15) winners will be drawn at random on **September 15, 2024**.

**How to Enter:** There are two (2) methods of entry as follows:

- a) **To enter using your Card** – you will automatically receive one (1) entry into the drawing outlined below every 10th (tenth) time you use your eligible Card to make an eligible purchase transaction during the Promo Period. Purchase transactions involving corporate and international transactions, account adjustment transactions/returns, late payment fees, over-limit, or overdraft transactions/fees, return check fees, check re-order fees, ATM fees, cash advances, other transactions requiring a PIN for completion, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Entries from corporate cards, international cards, unauthorized card use or those made with lost, stolen, or fraudulent cards, or from transactions that require a PIN for completion (e.g., cash advances), are void. Entries from unauthorized card use or purchases made with lost, stolen, or fraudulent cards are void. Only purchases made with an eligible Card for an account that is in good standing (both at time of entry and winner selection) and that are processed and

submitted through Mastercard's U.S. transaction processing system during the Promo Period are eligible for automatic entry; or

- b) **Alternate Method of Entry:** According to the eligibility requirements above, after opening the Citadel Consumer Mastercard credit card, Entrants may enter the Sweepstakes by mail (Mail-In Entry). Entrants who choose to submit a Mail-In Entry may do so by printing the following on a standard 4" x 6" postcard: your full name, street address, city, state, zip code, phone number, and email address (if available) and mailing it to 520 Eagleview Blvd, Exton, PA 19341, ATTN: Citadel Credit Card Sweepstakes. Mail-in Entries must be postmarked within the Entry Period and received within 7 days of the end of the Entry Period. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of Citadel. Only potential winners will be notified by phone or email address (as submitted with the Entry). Citadel will not verify receipt of entry for Entrants. All entries submitted become the sole property of Citadel Federal Credit Union and will not be returned. Citadel Federal Credit Union is not responsible for lost, late, misdirected, illegible, or damaged Entries.

To enter by mail without making a purchase - to receive one (1) entry for the applicable period, hand print your full name, complete mailing address, telephone number, date of birth, and the first six (6) digits of your Card on a plain 4" x 6" piece of paper & mail it in a sealed, stamped & hand printed envelope to: Citadel Credit Cards Sweepstakes, 520 Eagleview Blvd., Exton PA 19341. Each Account is limited to 1 mail-in entry. Entry must be mailed, postmarked by the applicable postmark deadline, and received by the applicable mail-in deadline of **September 7, 2024**.

There is no limit to the number of entries an eligible Cardholder may receive during the Promo Period for the eligible purchase method of entry. All entries become property of Citadel and will not be returned. Citadel and other Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, delayed, garbled, damaged, inaccurate, stolen, postage-due, or mutilated entries or mail; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; technical or mechanical malfunctions; failures or malfunctions of phones, phone lines, or telephone systems; errors in these Official Rules, in any Sweeps related advertisements or other materials; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Use of any device to automate or subvert entry is prohibited, and any entries received by such means will be void. No photocopied, computer-generated facsimiles, mechanically reproduced, or mass entries permitted, and any entries received by such means will be void. No software-generated, robotic, programmed, script, macro or other automated entries are permitted, and any entries received by such means will be void. Citadel reserves the right, in its sole discretion, to void any and all entries of an entrant who Citadel believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

**Selection of Winners:** the below prizes will be awarded in individual random drawings among all eligible entries received, for a total of fifteen (15) drawings. Drawings will be conducted by Citadel, whose decisions will be final and binding in all matters relating to this Sweeps. Odds of winning a First or Second Prize will depend on the number of eligible entries received.

The potential prize winners will be notified by Citadel by telephone, email and/or mail (method selected in Administrator's discretion). Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. In the event that a potential winner is selected via a Card transaction, prize will be awarded to the primary account holder named on the account accessed by the Card used to make the entry. Citadel is not responsible for false, incorrect, changed, incomplete or illegible contact information. Citadel shall have no liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason. Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. Limit one (1) prize per person, immediate family member, or household for the entirety of this Sweeps.

**Prizes:** A total of ten (10) Second Prizes & five (5) First Prizes (from amongst all eligible entries received during the Promo Period) will be awarded in this Sweeps. Federal, state, and local taxes and all other expenses not specified herein are each winner's sole responsibility. Each winner may be required to provide Citadel with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of each winner for the actual value of the prizes received. Unclaimed prizes will be forfeited. The Released Parties are not responsible for and will not replace any lost, or stolen prize(s) or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Released Parties will have no further obligation with respect to that prize or portion of the prize.

**Ten (10) Second Prizes & five (5) First Prizes:** Each Second Prize winner will receive a \$500 cash prize via statement credit into their share account. Each First Prize winner will receive a \$1,000 cash prize via statement credit into their share account.

**Winners List:** For a listing of the prize winners, send a self-addressed, stamped envelope to: Citadel Credit Union, Attention: Marketing – Credit Card Sweepstakes, 520 Eagleview Blvd, Exton, PA 19341. Requests received after **September 7, 2024**, will not be fulfilled.

TOTAL VALUE OF ALL PRIZES AWARDED IN THIS SWEEPS: \$10,000.

**Privacy:** Your use of your Card to make a purchase during the Promo Period and/or your submission of a 4" x 6" mail-in entry constitutes your consent to enter this Sweeps and your consent for Citadel and Administrator to obtain, use and transfer your name, card number, email address, home and mailing address and phone number and other information provided by entrants in connection with this Sweeps (collectively, "Sweeps Data") for the purpose of administering this Sweeps, awarding the prizes and to comply with applicable legal requirements. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winners list. For automatic entries through use of a Card, Citadel may obtain the applicable account holder's personal contact information (name, email address, phone number) in order to award prizes.

The use of any non-Citadel trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Citadel to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements.