



Terms & Conditions

Starting on January 1, 2026, the Service CU Impact Foundation is selling 4,000 Cash Raffle tickets at \$40.00 per ticket during the New Year Mega Raffle. One lucky winner will take home \$40,000 and the net proceeds (proceeds minus the cost of the prize and applicable state taxes) will be donated to the Service CU Impact Foundation. By completing this entry form and clicking the Purchase button, you agree to the following Official Rules.

Consumer Disclosure

Official Rules

OFFICIAL RULES TO ENTRANTS OF THE \$40,000 NEW YEAR MEGA RAFFLE BENEFITING THE SERVICE CU IMPACT FOUNDATION.

Eligibility: All entrants of this \$40,000 Cash Raffle benefiting the Service CU Impact Foundation (“Raffle”) must be at least 18 years of age to enter and be eligible for the drawing and receipt of the prize. By entering the Raffle, you agree that you have read, understood, and are bound by these Official Rules. Individuals located overseas that are not covered under SOFA and do not have Individual Logistical Support (ILS) are not eligible.

All Raffle entrants understand and agree that they are entering to win a \$40,000 cash prize. Each Raffle ticket represents one Raffle entry, and 4,000 tickets will be sold for the Raffle.

Members residing in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Jersey, New Mexico, Oklahoma, Oregon, Rhode Island, South Carolina, Tennessee, Texas, Utah, Washington, Washington D.C. West Virginia, and Wisconsin are ineligible to enter due to state laws and regulations. It is the responsibility of the entrant to determine whether the Raffle is permitted under the laws of the state in which the entrant maintains residency. Void where prohibited.

Present employees, volunteers, and affiliates of Service Federal Credit Union and the individuals conducting the drawing, and immediate family members of present employees, volunteers, and affiliates of Service Federal Credit Union (“Service CU”) are ineligible to enter. “Immediate family member” means a spouse, domestic partner, child, grandchild, parent, grandparent, or sibling (including adoptive, in-law, and step-relationships).

How to enter: Send a 3 ½ x 5” card with your name, date of birth, daytime phone number, email address, mailing address and a check to: Service CU Impact Foundation, 3003 Lafayette Road, Portsmouth, NH 03801. Cash will not be accepted. Your unique ticket number(s) will be emailed to you at the address you list on your entry card. Each handwritten entry will be deemed received by the



Service CU Impact Foundation (herein sometimes referred to as "Impact Foundation") on the day it is delivered to the address above. No more than 10 raffle tickets may be purchased per individual. If a handwritten entry is declared a winner, but the Impact Foundation is unable to determine the winner due to illegible writing, that entry will be disqualified. Each raffle ticket will receive one chance to win within the drawing period. If we receive your mailed in entry after all 4,000 tickets are sold, we will return your entry and check to you by mail.

For Service CU members, you may enter the raffle by purchasing your raffle ticket(s) through your online banking portal. The Raffle entry fee will immediately be withdrawn from your Service CU checking, savings, or money market account of choice. An emailed receipt and unique ticket number will be given to you at the time of purchase. Raffle ticket purchases are considered a donation, once ticket purchase has been confirmed, refunds are not available.

Drawing and Notification: A drawing selecting the Raffle winner will be conducted randomly under dual control to award 1 winner \$40,000. Every entry has a 1/4,000 chance to win.

Service CU will hold the cash prize until a valid winning entry is selected. The winning entry shall be selected under dual control and shall occur no later than 30 days after all 4,000 Raffle tickets have been sold.

The Impact Foundation will attempt to first notify the winner by phone, and then by the email address provided when purchasing a ticket. If unable to get in touch with the winner, the Service CU Impact Foundation will send written notification to the address of record on the winner's Service CU Membership or on the entry card that was mailed in. If the Impact Foundation is unable to make contact with the winner within 14 business days of the drawing, another winner will be selected.

The winner agrees to complete and return to Service CU all documentation required by Service CU before the winner may receive the cash Raffle prize. If the winner does not complete and return the required documentation to Service CU within 3 business days of notification, a new winner will be selected.

If the winner is a member of Service CU, the cash prize will be deposited into the winner's Service CU Primary Savings Account. If the winner does not have a membership with Service CU, the prize will be issued through a cashier's check and mailed to the address on the entry card.

Prize conditions: The cash prize will be considered ordinary income for tax purposes and the winner may be required to pre-pay a portion of the tax liability prior to receiving the prize. Please consult with your tax advisor to determine what your personal tax liability would be should you win the Raffle. The winner agrees that all sales, use, and other taxes or fees are his or her full and complete responsibility. Further, winner hereby agrees to indemnify and hold Service CU and the Service CU Impact Foundation harmless from any and all liability related to the Raffle and/or the prize, and winner agrees not to hold Service CU



and the Service CU Impact Foundation liable for any action derived from the use, transport, or enjoyment of the prize.

It is the responsibility of the entrant to comply with any federal laws or regulations as well as any laws specific to the state or locality in which the entrant maintains residency. In the event of a conflict between the Official Rules of this Raffle and New Hampshire law, New Hampshire law shall prevail. By entering the Raffle, you grant to Service CU and the Service CU Impact Foundations a non-exclusive, worldwide, paid-up, royalty-free license to use your likeness and name to be used in perpetuity in any future Service CU and/or Service CU Impact Foundation publications, which may or may not include appearing on Service CU's or Service CU Impact Foundation's website.

The Impact Foundation reserves the right to refuse an entry and/or disqualify a winner, in its sole discretion, if it determines that any of these Official Rules are not met.

No portion of the Raffle ticket price is considered a charitable contribution for purposes of tax deductibility.

Net proceeds benefiting the Service CU Impact Foundation.

Limitations of Liability: Winner and entrants agree to release, discharge, indemnify and hold harmless the raffle entities which includes, Service CU Impact Foundation, any person, organization or company, and each of their respective officers, directors, employees, representatives and agents from and against any claims made by the winner, entrants or any other third parties related in any way to the operation of this sweepstakes, as well as any other claims, damages or liability due to any injuries, damages or losses (whether alleged, threatened, or actual) to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance possession, misuse or use of any prize or participation in any sweepstakes-related activity or participation in this sweepstakes.

Rules/Winner Information: To receive winner information or an additional copy of these Official Rules, send a self-addressed, stamped envelope to: Service CU Impact Foundation, 3003 Lafayette Road, Portsmouth, NH 03801. Please specify "Rules" or "Winner Info" for Cash Raffle. Winner information will be available after 31 days after all 4,000 tickets have been sold.

SPONSOR and ADMINISTRATOR: Service CU Impact Foundation, 3003 Lafayette Road, Portsmouth, NH 03801.