

Westerra Credit Union 12 Days of Holiday Cheer Sweepstakes

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED.

1. Sponsor

Westerra Credit Union, 3700 E. Alameda Ave, Denver, CO 80209 ("Sponsor"). The Prize(s) shall be provided by Westerra Credit Union.

2. Sweepstakes Description

The 12 Days of Holiday Cheer Sweepstakes ("Sweepstakes") begins on November 29, 2025, and ends on December 23, 2025 ("Sweepstakes Period"). During this time, qualifying Westerra members who use their Westerra debit or credit card will be automatically entered to win daily prizes. One (1) eligible member will be randomly selected each business day from December 9 through December 23, 2025, to receive \$1,000 deposited into their Westerra Prime Share account. On December 24, 2025, one (1) grand prize winner will receive \$5,000. Sponsor's method of timekeeping is the official time clock for the Sweepstakes.

3. Eligibility

Open only to legal residents of the United States who are 18 years of age or older and are Westerra Credit Union members in good standing at the time of entry. Employees, Board Members, and immediate family members of Westerra Credit Union are not eligible. Participation constitutes full agreement to these Official Rules.

4. How to Enter

Eligible members will automatically receive one (1) entry for each qualifying debit or credit card transaction made during the Sweepstakes Period. No minimum purchase amount is required. Alternate entry is available by mail by sending a postcard with your full name, mailing address, and phone number to: Westerra Credit Union, Attn: 12 Days of Holiday Cheer Sweepstakes, 3700 E. Alameda Ave, Denver, CO 80209. Limit one (1) entry per person per day.

5. Determination of Winners

Winners will be selected in random drawings conducted by Sponsor from all eligible entries received during the Sweepstakes Period. Daily \$1,000 winners will be announced each business day from December 9–23, 2025. The grand prize winner of \$5,000 will be selected on December 24, 2025. Winners will be notified via phone and/or email and must respond within seventy-two (72) hours to claim their prize or it will be forfeited.

6. Prizes

A total of twelve (12) prizes will be awarded: eleven (11) daily prizes of \$1,000 each and one (1) grand prize of \$5,000. All prize funds will be deposited directly into the winner's Westerra Prime Share account. Total prize pool value: \$16,000. Odds of winning depend on the total number of eligible entries received.

7. Taxes and Conditions

All prizes are considered taxable income and will be reported on IRS Form 1099-MISC. Winners are solely responsible for any applicable federal, state, or local taxes. Sponsor reserves the right to substitute prizes of equal or greater value if any prize becomes unavailable for any reason. Prizes are non-transferable and non-redeemable for cash.

8. Limitations of Liability

Sponsor is not responsible for technical issues, lost or misdirected entries, or any errors that may occur in connection with the Sweepstakes. By participating, entrants agree to release and hold harmless Westerra Credit Union, its affiliates, officers, employees, and agents from any and all claims or liability arising from participation in the Sweepstakes or acceptance of a prize.

9. General Terms

Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical failures, or any other factor beyond Sponsor's control impairs the integrity of the Sweepstakes. By entering, participants agree to abide by these Official Rules and Sponsor's decisions, which are final and binding in all matters.

10. Governing Law

This Sweepstakes and these Official Rules shall be governed by and construed in accordance with the laws of the State of Colorado. Any disputes arising under or relating to this Sweepstakes shall be resolved exclusively in the state or federal courts located in Denver, Colorado.

11. Winners List / Official Rules Request

For a copy of these Official Rules or the names of the winners, send a self-addressed, stamped envelope (VT residents may omit postage) to: Westerra Credit Union, Attn: 12 Days of Holiday Cheer Sweepstakes, 3700 E. Alameda Ave, Denver, CO 80209.