



OFFICIAL RULES

Auto Loan Payment Sweepstakes

July 1, 2026 – September 30, 2026

HOW TO ENTER

Apple Federal Credit Union members who secure a qualified new or used Auto Loan, or refinance an Auto Loan, AND have their financing disbursed from 07/01/2026-09/30/2026 (the "Promotion Period") will be automatically entered into the Loan Payment Sweepstakes ("Sweepstakes") monthly drawing for a chance to win a deposit equivalent to one (1) Loan payment, up to \$1,000. Excludes vehicles financed on-site at an Apple FCU preferred dealer. Current Apple FCU Loans are not eligible for refinance.

Award funds will be applied to the winning member's Apple Federal Credit Union Checking or Savings account; it will not be applied to the qualifying Loan.

ELIGIBILITY

Entrants must be a member of Apple Federal Credit Union and be at least 18 years old. The member's account(s) must be in good standing to qualify (i.e., no negative balances, no delinquencies). Apple FCU employees and Board members, and their family members, are not eligible to participate in the Drawing. Not applicable with any other offer.

SELECTION AND PRIZES

Six (6) members will be randomly selected from the eligible pool of participants to receive a cash deposit equivalent to one monthly payment, up to \$1,000. Two winners will be selected each month during the course of the promotion as follows: two (2) winners selected from the pool of eligible participants whose Loans are disbursed in July (conducted on or around August 15), two (2) winners selected from the pool of eligible participants whose Loans are disbursed in August (conducted on or around September 15) and two (2) winners selected from the pool of eligible participants whose Loans are disbursed in September (conducted on or around October 15). An Apple Marketing Department representative will notify all winners by email. Secondary winners will not be selected. A total of six (6) winners will receive their winning deposit to their Apple Federal Credit Union Checking or Savings account within five (5) business days of the drawing conducted for the qualifying month. Limit one prize per person during the Promotion Period. Drawing will be conducted by Apple Federal Credit Union, whose decisions

are final and binding on matters relating to this promotion. Odds of winning depend upon the total number of eligible entries received per month.

GENERAL

Except where prohibited by applicable law, regulation, rule or order, the entry and acceptance of any prize constitutes permission for Apple FCU to use the winner's name and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. By entering, participants agree to be bound by these Official Rules and the decisions of the Apple Federal Credit Union, which are final and binding in all respects. All prizes are non-negotiable. VOID WHERE PROHIBITED.

TAXES

Prize winnings will be reported as dividend income; the winner will be responsible for any applicable federal, state or local tax liability.