



OFFICIAL RULES

SafetyNet Sweepstakes

October 1, 2026 – December 31, 2026

HOW TO ENTER

Apple Federal Credit Union members who have a SafetyNet Savings—either an existing account or one opened during the promotion period (10/01/2026-12/31/2026) (the “Promotion Period”)—and who make a qualifying transaction (make a deposit into their SafetyNet, or enable Round Up and make an automatic transfer into their SafetyNet) during the Promotion Period will be automatically entered into the SafetyNet Sweepstakes (“Sweepstakes”) monthly random drawing for a chance to win one of 70, \$70 prizes.

Award funds will be applied to the winning members’ Apple Federal Credit Union SafetyNet Savings.

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 Sweepstakes.

SELECTION AND PRIZES

Seventy (70) members will be randomly selected from the eligible pool of participants to receive \$70. The winners will be selected each month during the course of the promotion as follows: twenty (20) members who make a qualifying transaction in October will be selected to win from the pool of eligible participants in October (random drawing conducted on or around November 15), twenty (20) members who make a qualifying transaction in November will be selected to win from the pool of eligible participants in November (random drawing conducted on or around December 15) and thirty (30) members who make a qualifying transaction in December will be selected to win from the pool of eligible participants in December (random drawing conducted on or around January 15, 2027). An Apple Marketing Department representative will notify all winners by email. Secondary winners will not be selected. A total of seventy (70) winners will receive their winning deposit to their Apple Federal Credit Union SafetyNet 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.