

## OFFICIAL RULES

### NAVIGANT CREDIT UNION 2026 Navigant Credit Union – RIFC Raffle

NO PURCHASE NECESSARY. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.

ELIGIBILITY: OPEN ONLY TO LEGAL RESIDENTS OF THE 50 UNITED STATES OR DISTRICT OF COLUMBIA WHO ARE 18 YEARS OF AGE OR OLDER, AS OF DATE OF ENTRY. Employees, officers and directors of NAVIGANT CREDIT UNION (“Administrator”), their respective parents, subsidiaries, and affiliated companies, advertising, promotion, or production agencies, web masters/suppliers, and any other coordinating agencies involved in the development, implementation, and distribution of the sweepstakes (the “Sweepstakes”) (and their IRS dependents, immediate family members [spouse, parents, children, siblings] and individuals residing in their same household, whether or not related), are not eligible to participate. By participating, participants agree to these Official Rules. Void where prohibited.

PROMOTIONAL PERIOD: The Sweepstakes begins at 12:00 a.m. (midnight) Eastern Time (ET) on June 6, 2026, and ends at 11:59 a.m. ET on July 11, 2026 (the “Promotional Period”). A Sweepstakes winner will be drawn based on entry during the Promotional Period (the “Drawing Period”).

#### TO ENTER:

During the Promotional Period, NAVIGANT CREDIT UNION will be conducting a Sweepstakes for one (1) grand prize drawing. To participate, participant must enter to win the RIFC Game 8-Pack.

Limit one (1) Sweepstakes entry per person, per day. Any entries received from any person/address/email address more than the limit stated will void the excess entries for that person. No other method of entry or participation is valid. Sweepstakes is subject to all applicable federal, state and local laws and regulations.

DRAWING: A winner will be selected in a random drawing held at the end of the day on July 11<sup>th</sup>. Drawing Period from all eligible entries received for that drawing by the Administrator, whose decisions are final and binding in all matters relating to this Sweepstakes. The winner will be notified by phone within five (5) business days following the drawing. If a winner is a minor at the time of entry in his/her jurisdiction of residence, prize may be awarded in the name of, or to, winner’s parent/legal guardian who must agree to all obligations and undertakings of winner, both on behalf of himself/herself and winner, or prize may be forfeited and awarded to an alternate winner.

PRIZE/ODDS: Odds of winning are based on the number of eligible entries received. In the Drawing Period there will be one (1) prize awarded.

GENERAL CONDITIONS: Participants agree (a) that the Administrator, their respective parents, subsidiaries and affiliated companies, advertising and promotion agencies, and all of their respective officers, directors, employees, representatives and agents are released, will have no liability whatsoever for, and shall be held harmless by participants against any liability for any injuries, losses or damages of any kind to person(s), including death, or property resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in this Sweepstakes or any Sweepstakes related activities and (b) except where legally prohibited, winner grants (and agrees to confirm that grant in

writing) permission to the Administrator and those acting under its authority the right to the use of his/her name, picture, likeness, voice, biographical information and statements, at any time or times, for advertising, trade, publicity and promotional purposes without additional compensation, in all media now known or hereafter discovered, worldwide and on the Internet and World Wide Web, without notice, review or approval. Winner may be required to complete, sign and return an Affidavit of Eligibility, a Liability Release, and where lawful a Publicity Release within seven (7) days of notification. If documents are not returned timely, or if a prize notification or prize is returned as non-deliverable, or if a winner is found to be ineligible or otherwise not in compliance with these Official Rules, prize will be forfeited and an alternate winner selected. The entry information provided is subject to the Privacy Policy on the Navigant Credit Union website. To read that Policy, please visit: <https://navigantcu.org/privacy-policy>

**LIABILITY LIMITATIONS:** Persons who tamper with or abuse any aspect of this Sweepstakes, as solely determined by the Administrator, will be disqualified. Any use of robotic, automatic, macro, programmed or like entry methods will void all such entries by such methods, and disqualify any participant using such methods.

**ADMINISTRATOR:** NAVIGANT CREDIT UNION, 1005 Douglas Pike, Smithfield, RI 02917