

**Mirastar Federal Credit Union
Community Needs Assessment Survey \$500 Drawing
Official Rules**

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR TO WIN.

A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.

1. SWEEPSTAKES PERIOD: The Sweepstakes begins at 10:00 a.m. Pacific Time (“PT”) on April 20, 2026 (“Start Date”) and ends at 5:00 p.m. PT on May 31, 2026 (the “Entry Period”). The Sweepstakes is sponsored by Mirastar Federal Credit Union, 2099 Gateway Pl, Suite 140, San Jose, CA 95110 (“Credit Union”). The official clock for purposes of the Sweepstakes is the computer of the Credit Union.

2. ELIGIBILITY: The Sweepstakes is open to persons who are at least eighteen (18) years old as of the Sweepstakes Start Date. Officers, directors, representatives, and employees of the Credit Union (collectively, the “Released Parties”) and their immediate family members (parent, in-laws, grandparents, children, grandchildren, siblings, and spouse) of, or persons living in the same household as, such individuals (whether related or not) are not eligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void where prohibited by law. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and the Credit Union’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

3. PRIZE: One (1) winner will be selected by the Credit Union from all entrants and the winner will receive a \$500.00 cash prize, which will be awarded by electronic deposit or a check for non-members. No substitution or transfer of the prize is permitted. The odds of winning will depend upon the total number of entries received. Based on the Credit Union’s estimate of 5,000 total entries, the chances of winning are 1 in 5,000.

4. HOW TO ENTER THE SWEEPSTAKES: There are two (2) methods that may be used to enter the Sweepstakes during the Entry Period:

The first entry method is to complete a Community Needs Assessment Survey with Mirastar Federal Credit Union during the Entry Period. The survey must be completed no later than 5:00 p.m. PT on May 30, 2026 to qualify.

The second entry method is to legibly print your name, address (including ZIP code), day and night telephone numbers (including area code), and email address on a 3”x5” card and mail it in a #10 business envelope to Mirastar Federal Credit Union, 2099 Gateway Pl, Suite 140, San Jose, CA 95110, Attention: Community Needs Assessment Survey. Once your mail-in entry is received, you will receive one (1) Sweepstakes entry. Mail-in entries are limited to one (1) per person. All entries must be received (not simply postmarked) by 5:00 p.m. PT on June 5, 2026. All required information must be completed to enter and to be eligible to win. Incomplete entries will be disqualified. Released Parties are not responsible for lost, late, incomplete, illegible, incorrect, delayed, garbled, undelivered, or misdirected entries.

The Credit Union reserves the right, in its sole discretion, to void any and all entries of an entrant that submits more than one (1) entry by using multiple/different addresses, identities, or any other methods, or who the Credit Union believes has attempted to tamper with, influence, or impair the administration, security, fairness, or proper play of this Sweepstakes. All entries become the exclusive property of the Credit Union and will not be acknowledged or returned.

5. LIMITATIONS OF LIABILITY: If, for any reason, this Sweepstakes is not capable of running as planned, including, without limitation, due to infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical failures, fire, flood, storm, or other natural cataclysm, riot, strike, civil commotion, government regulation, or any other causes beyond the control of the Credit Union that corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Sweepstakes (each an “Event”), the Credit Union may terminate, modify, or suspend the Sweepstakes, in whole or in part, at any time, without notice. The Credit Union

reserves the right, in its sole discretion, to disqualify any individual who tampers with the entry process. Any person who supplies false information, obtains entries by fraudulent means, or is otherwise determined to be in violation of these Official Rules in an attempt to obtain any prize will forfeit any prize won and may be prosecuted to the full extent of the law. Released Parties assume no responsibility for any incomplete, incorrect, or inaccurate information, whether caused by web site users, tampering, hacking, or by any of the equipment or programming associated with or utilized in the Sweepstakes or by any technical or human error. Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. The Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer online systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by the Credit Union for any reason, including, but not limited to, on account of technical problems, human error, or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to entrant's or any other person's computer (or any information/material stored therein) relating to or resulting from participation in this Sweepstakes. CAUTION: ANY ATTEMPT TO UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE CREDIT UNION RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute as to the identity of the individual who submitted the winning entry, the winning entry will be deemed to have been made by the person named as the primary account holder on the records of the Credit Union at time of entry.

6. PRIZE WINNER SELECTION: The prize winner will be selected from among all eligible mail entries received in a random drawing on or about June 19, 2026, by the Credit Union, whose decisions are final and not subject to challenge and/or appeal in all matters relating to this Sweepstakes. The prize winner will be notified by phone or email and must respond within seven (7) days to claim the prize.

7. USE OF PERSONAL INFORMATION: Each entrant agrees that the information provided in connection with the Sweepstakes entry process may be used by the Credit Union for the Credit Union's internal purposes in connection with operation of the Sweepstakes, such as to communicate with entrant in relation to this Sweepstakes, and that the winner's name may be included on a Sweepstakes winner's list. Such information will not be used to send entrants information about Sponsor's products or other offers.

8. RELEASES: All entrants, as a condition of participation in this Sweepstakes, agree to indemnify, release, defend, and hold harmless the Credit Union and Released Parties from and against any and all liability, claims, damages, injuries, expenses, or actions of any kind whatsoever including injuries, damages, or losses to persons or property which may be sustained in connection with: (a) participating in any aspect of the Sweepstakes, including, without limitation, while preparing for, participating in, and/or traveling to or from any prize or Sweepstakes-related activity, including, without limitation, any injury, damage, death, loss, or accident to person or property in connection with this Sweepstakes; (b) the receipt, ownership, possession, use, or misuse of any prize awarded; (c) viruses or any downloading or other problems with the Sweepstakes; or (d) any typographical or other error in these Official Rules or the announcement of offering of any prize. The prize winner bears all risk of loss, theft, or damage to his/her prize after it has been delivered.

9. GOVERNING LAW/DISPUTES: By participating, entrants agree to be bound by the Official Rules and the decisions of the Credit Union, which are final and binding in all respects. The Sweepstakes and these Official Rules shall be construed and governed in accordance with the laws of the State of California. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of entrants, the Credit Union, or the Released Parties in connection with the Sweepstakes will be governed by and construed in accordance with the internal laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other states laws.

Except where prohibited, as a condition of participating in this Sweepstakes, the parties agree that any and all disputes which cannot be resolved between the parties, claims and causes of action arising out of or connected with this Sweepstakes, or any prizes awarded, or the determination of winners shall be resolved individually, without resort to any form of class action exclusively by arbitration pursuant to the consumer arbitration rules of the

American Arbitration Association, then effective. **FURTHER, IN ANY SUCH DISPUTE, UNDER NO CIRCUMSTANCES WILL ENTRANT BE PERMITTED TO OBTAIN AWARDS FOR, AND HEREBY WAIVES ALL RIGHTS TO CLAIM PUNITIVE, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, OR ANY OTHER DAMAGES, INCLUDING ATTORNEYS' FEES, OTHER THAN ENTRANT'S ACTUAL OUT-OF-POCKET EXPENSES (E.G., COSTS ASSOCIATED WITH ENTERING THIS SWEEPSTAKES), AND ENTRANT FURTHER WAIVES ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR INCREASED.** The arbitration shall be conducted in the State of California, in the City of San Jose, and judgment on the arbitration award may be entered into any court having jurisdiction thereof. The arbitrator will apply the substantive laws of the state of California, will issue a written decision and will have the power to award any legal remedies except as limited by these Official Rules. The parties will split the arbitrator's fee; provided, however, if applicable law requires the Credit Union to pay the arbitrator's fee in order for the arbitration provision to be enforceable, the Credit Union shall have the discretion to elect to pay such fees and proceed to arbitration. Entrant irrevocably waives any right to bring or join in any class action regarding the Sweepstakes. Judgment upon the arbitration award may be entered in any court having jurisdiction thereof. This arbitration provision shall be deemed to be self-executing, and in the event that any party fails to appear to any properly noticed arbitration proceeding, an award may be entered against such party notwithstanding said failure to appear.

BY ENTERING THE SWEEPSTAKES, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL CLAIMS, JUDGMENTS, AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED ONE HUNDRED TWENTY FIVE DOLLARS (\$125.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (2) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL, OR SPECIAL DAMAGES, LOST PROFITS, AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED ONE HUNDRED TWENTY FIVE DOLLARS (\$125.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (3) ENTRANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

10. OFFICIAL SWEEPSTAKES RULES REQUEST: For a copy of these Official Rules, send a request specifying Official Rules along with a self-addressed, stamped envelope and mail to: Community Needs Assessment Survey Request for Official Rules, Mirastar Federal Credit Union, 2099 Gateway Pl, Suite 140, San Jose, CA 95110.

11. WINNERS LIST REQUEST: To request confirmation of the name and city/state of residence for the prize winner, please send a self-addressed, stamped business size envelope, by September 1, 2026 to: Community Needs Assessment Survey Request for Name of Prize Winner, Mirastar Federal Credit Union, 2099 Gateway Pl, Suite 140, San Jose, CA 95110.

12. TAXES: All federal, state, and local taxes are the sole responsibility of the winner. The winner may be required to complete an IRS Form W-9.

13. MISCELLANEOUS: In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The Credit Union's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. For entrant, to the extent there is a conflict between Official Rules appearing any other location and any terms of use or other agreements posted on the Credit Union's Website or in other written materials, these Official Rules will control. This Sweepstakes is void where prohibited by law.