

Columbia Credit Union
"Ride with Columbia Credit Union" Sweepstakes
OFFICIAL RULES

No Purchase Necessary

1. Eligibility: The Columbia Credit Union ("Columbia") "Ride with Columbia Credit Union" Sweepstakes Promotion (the "Promotion") is open and offered only to legal residents of the State of Washington or the State of Oregon who are 18 years of age or older as of each Promotional Drawing end date deadline. Individuals who are solely Columbia Members due to being the Tax Report Owners or serve as Fiduciaries of, Columbia Fiduciary Accounts (e.g. Representative Payees, Estates, Guardianships, Conservators, Uniform Trust to Minor Accounts), and individuals who are only members as the Tax Reported Owners of specialty accounts such as Donation/Memorial Accounts, Personal Escrow Accounts, members who are solely business account owners/signers or who manage Public Funds accounts, are not eligible for the Sweepstakes' *Category Entry* entries. Finalists (potential Winners) may be subject to disqualification if Sponsor finds that Finalist's conduct or public content is reasonably expected to cause harm to Sponsor's brand, reputation, or business relationships and is inconsistent with the positive goodwill to which the Sponsor wishes to associate.

Winners must provide proof of residency, and in the case of the Grand Prize, must provide proof of insurance, and a valid driver's license prior to taking possession of the vehicle. Employees, directors, and supervisory committee members of Sponsor, or their affiliated and subsidiary companies; their legal advisors, advertising and promotional agencies, and web suppliers for this promotion; as well as the immediate family (domestic partner, spouse, parent, sibling, and children, regardless of where they live) or members of the households of such employees, supervisory committee members, or directors (whether or not related), are not eligible. By entering, you agree to these Official Rules and the decisions of Sponsor, which are final and binding in all respects. Void where prohibited.

2. Promotional Period: The Promotional Period has one (1) Grand Prize Drawing and six (6) sub-Promotional Periods with six (6) associated prize drawings ("Drawings"). The Promotion begins on April 1, 2026, at 12:01:00 a.m. Pacific Time and ends on October 30, 2026, at 11:59:00 p.m. Pacific Time (the "Promotional Period"). Sponsor's servers are the official time-keeping device for the Sweepstakes. The Promotional Period for each Drawing is:

- Drawing #1: April 1, 2026, at 12:01:00 a.m. through April 30, 2026, at 11:59:00 p.m. Pacific Time
- Drawing #2: May 1, 2026, at 12:01:00 a.m. through May 31, 2026, at 11:59:00 p.m. Pacific Time
- Drawing #3: June 1, 2026, at 12:01:00 a.m. through June 30, 2026, at 11:59:00 p.m. Pacific Time
- Drawing #4: July 1, 2026, at 12:01:00 a.m. through July 31, 2026, at 11:59:00 p.m. Pacific Time
- Drawing #5: August 1, 2026, at 12:01:00 a.m. through August 31, 2026, at 11:59:00 p.m. Pacific Time
- Drawing #6: September 1, 2026, at 12:01:00 a.m. through September 30, 2026, at 11:59:00 p.m. Pacific Time
- Grand Prize Drawing #7: October 1, 2026, at 12:01:00 a.m. through October 31, 2026, at 11:59:00 p.m. Pacific Time

Bonus Entries for Grand Prize Drawing #7: Category Entries earned for Drawings #1-#6 will become Bonus Entries for the Grand Prize Drawing #7 WHEN you also have at least one (1) Category Entry in the Grand Prize Drawing #7.

3. How to Enter: Eligible participants may enter in one of two ways:

- (1) Category Entry - Entries for Columbia Credit Union members, who meet Category Entry requirements; or
- (2) Manual Entry – No Purchase Necessary.

An eligible Member must opt-in to the Promotion by logging into consumer digital banking (desktop or Mobile App) and completing the quick Contest Opt-In, by calling or using chat on ColumbiaCU.Org to speak with someone on our Member Service Contact Center team or visiting a Columbia Credit Union Branch. For each Drawing, Participating Members (the Tax Reported Owner on at least one open loan or deposit account), will receive Category Entries, including Bonus Category Entries, provided that, at the end of each Drawing's Promotional Period, applicable eligibility conditions are also met:

- a) The Member's Address of Record is in Washington or Oregon; and
- b) All Columbia consumer Checking, Savings, and Money Market accounts, if any, owned by the Participating Member as the Tax Reported Owner are in good standing, open, have a balance greater than zero and funds are available; and
- c) All Columbia loans and credit cards, if any, where the Participating Member is the Tax Reported Owner, are in good standing, open, have a balance as of the Promotional Period's Drawing Deadline and a partial or full payment is not more than 30 days delinquent. Lines of credit must have a limit greater than \$0 and cannot be over limit.

Participating Members who satisfy (a)–(c) may earn Category Entries as described below. Category Entries accumulate within each monthly Drawing's Promotional Period and apply to that month's Drawing; Category Entries accumulated across all the monthly Drawing Promotional Periods will result in Bonus Category Entries into the Grand Prize #7 Drawing.

CATEGORY ENTRIES

1. *Consumer Digital Banking (Desktop and/or Mobile App) with e-Statements*
 - a. *Member can earn one (1) entry for every month they are enrolled as of each Promotional Period's Drawing Deadlines.*
2. *Credit Score (Powered by SavvyMoney) Enrollment*
 - a. *Member (Tax Reported Owner on a Columbia deposit or loan account) can earn one (1) entry for every month they are enrolled as of each Drawings' Promotional Period Deadlines.*
3. *Active Consumer Checking (Income, RewardsPlus, Free for All)*
 - a. *One (1) entry earned for being a Member (Tax Reported Owner) with at least one eligible Columbia checking with at least 15 "posted" debit card purchase withdrawals within the Drawing's Promotional Period; If there's a joint owner with a debit card on the eligible Checking, their debit card purchases will also count toward the required 15. ATM withdrawals do not qualify and purchases that are "pending" as of the Drawings' monthly Promotional Period Deadlines, don't count. Please note that Debit card transactions may not post to Columbia Checking on the same day as the purchase was made. A posted transaction has fully processed and appears on your account statement or in online & mobile banking transaction history.*
4. *Consumer Certificate of Deposit*
 - a. *One (1) entry earned per month for being the Member (Tax Reported Owner) of one (1) or more eligible Columbia CDs as of each Drawings' Promotional Period Deadlines.*
5. *Consumer Money Market Account*
 - a. *One (1) entry earned per month for being the Member (Tax Reported Owner) of one (1) or more eligible Columbia Money Market Accounts as of each Drawings' Promotional Period Deadlines.*
6. *Active Regular & Holiday Consumer Savings Account*
 - a. *Aggregate Savings Balance \$500 or More: One (1) entry earned per month for being the Member (Tax Reported Owner) of one (1) or more eligible Columbia Regular and/or Holiday Savings Accounts with at least \$500 in aggregate balance in those account(s) as of each Drawings' Promotional Period Deadlines; OR IF*
 - b. *Aggregate Savings Balance Under \$500: earn one (1) entry per month when at least one of the Member's (Tax Reported Owner's) Regular and/or Holiday Savings Accounts is set up to actively save, enrolled in any combination of:*
 - i. *Stash Your CashSM, SproutSM Roundup.*
 - ii. *Scheduled Recurring Preauthorized Transfer set up through consumer Digital Banking or staff-assisted (at least monthly) from Columbia Checking to Columbia Regular or Holiday Savings.*
 - iii. *Transfers and Round-Ups can be any amount. There must be at least one (1) pre-authorized transfer or round-up deposit during the Drawings' Promotional Period Deadlines.*
7. *Consumer Credit Card*
 - a. *One (1) entry earned per month for being the Member (Tax Reported Owner) of an eligible Columbia Visa Credit Card with at least five (5) posted (not pending) credit card purchases during the monthly Drawings' Promotional Periods.*
8. *Titled Consumer Vehicle Loan*
 - a. *One (1) entry per month per eligible titled vehicle loan owned by the Member (Tax Reported Owner) as of the Drawings' Promotional Period Deadlines, includes private party purchases, refinances from elsewhere, and vehicles purchased at participating dealerships. Including but not limited to Cars, Trucks, Boats, RVs, and Motorcycles.*
9. *Home Equity Loan*
 - a. *One (1) entry per month for being the Member (Tax Reported Owner) on an eligible Equity Loan as of the monthly Drawings' Promotional Period Deadlines.*

10. *Mortgage Home Loan*

- a. *One (1) entry per month per eligible Mortgage for purchase or refinance-from-elsewhere by Member (Tax Reported Owner). Includes, but is not limited to, fixed and variable programs, FHA, VA, Custom Construction, Renovation Loans. Mortgage must be funded as a Portfolio or a Servicing-Retained Mortgage as of the monthly Drawings' Promotional Period Deadlines.*

11. *Home Equity Line of Credit (HELOC)*

- a. *One (1) entry per month for being the Member (Tax Reported Owner) on an eligible HELOC with a balance of at least \$10,000 as of the monthly Drawings' Promotional Period Deadlines.*

MANUAL ENTRY – NO PURCHASE NECESSARY

To submit a Manual Entry, mail via United States Postal Service (USPS) a 3x5 index card with legibly printed name, address, email, and daytime phone number. Each Manual Entry must be mailed separately in its own envelope, with adequate postage addressed to:

Columbia Credit Union
c/o "Ride with Columbia Credit Union" Sweepstakes
PO Box 324
Vancouver, WA 98666

- Manual Entries must be received by Columbia within each Drawing's Promotional Period.
- Limit to twelve (12) Manual Entries per Drawing.
- Eligible Manual Entries received for Drawings #1-#6 will become Bonus Manual Entries for the Grand Prize Drawing #7 WHEN you also have at least one (1) eligible Manual Entry in Drawing #7.
- Multiple identities, false names, or attempts to exceed entry limits will result in disqualification.

4. Drawings: At the conclusion of each Drawing's Promotional Period, the Sponsor will compile all Category Entries and Manual Entries and designate the group of Eligible Entries for the Drawing. The Sponsor will randomly select one Entry as the Finalist for each Drawing. The Finalists must agree to and satisfy all conditions in section 6. If not, then another name will be drawn, and the same process will follow until one (1) Finalist accepts and satisfies the conditions in section 6 for each Drawing. The Finalist who satisfies the condition of Section 6 in each Drawing shall be declared the "Winner". "Winners" do not need to be present at the Drawing to win. Drawings will take place within approximately 5 business days following the end of a Drawing's Promotional Period. The Winner will be notified by phone or email within approximately five (5) business days of the drawing and must respond within five (5) business days, or an Alternate Finalist and Winner will be selected. Failure to respond includes failure to check spam filters.

A Participant selected as a Finalist for any drawing will not be eligible to be selected as a Finalist in any subsequent drawing, including the Grand Prize Drawing.

5. Prizes/Odds: *Grand Prize:* One (1) person will receive one (1) 2025 Volkswagen ID Buzz with an approximate retail value of \$55,000.00. Details and qualifications for participation in this promotion apply. The Prize will be awarded in its then-present "as is" condition with the remainder of any manufacturer's warranty. Grand Prize Vehicle will be driven to and from promotional venues around Washington and Oregon during the April – October 2026 Promotional Periods. The Winner must pick up the vehicle at the preferred location of Columbia Credit Union, and a decorative promotional wrap will be removed before the Winner takes possession.

Monthly Drawing including Grand Prize Winner(s) are solely responsible for any applicable state or federal taxes (e.g., sales and income taxes), license, registration and any other fees associated with transfer of title. Sponsor reserves the right to substitute a prize of equal or greater value if the advertised Monthly and/or Grand Prize(s) become unavailable. Odds of winning depend on the number of Eligible Entries received.

Monthly Prizes: Up to 7 people will receive one (1) or more Monthly Drawing Prize(s) including the Grand Prize VW ID Buzz Van:

1. Drawing #1: Home Improvement Gift Card valued at \$500
2. Drawing #2: Smart Home Device (gift card) and Clark County "Pink Power" Recycling Bin valued at \$500
3. Drawing #3: \$500 12-Month Certificate of Deposit (CD) valued at \$500
4. Drawing #4: Local Experience Package (gift cards) valued at \$500

5. Drawing #5: Technology Bundle (gift card) valued at \$500
6. Drawing #6: Car Detailing & Gas (gift cards) valued at \$500
7. Grand Prize Drawing #7: 2025 Volkswagen ID Buzz adventure wagon valued at \$55,000

6. General Conditions: Drawing Finalists must be able to verify that they were 18 years of age or older as of April 1, 2026. The Finalist Winner will be asked to complete, execute and return an Affidavit of Eligibility, a completed IRS Form W-9, a Liability Release, and, where lawful, a Publicity Release prior to taking possession of the Prize. Failure to sign documents, or if the Winner is found to be ineligible or not in compliance with these Official Rules, then the Finalist Winner will be disqualified and an alternate Finalist will be selected using the process set forth in section 4. By accepting a Prize, where permitted by law, the Winner grants Sponsor and those acting pursuant to Sponsor's authority (and agrees to confirm said grant in writing) the right to use and publish the person's name, biographical information, statements made regarding the Sponsor, or the Promotion (provided same are true), portrait, picture, voice and likeness for trade, advertising and promotional purposes without additional consideration, or notification, review or approval, worldwide, and on the Internet. **Winning Participant releases and agrees to hold harmless Sponsor and its advertising and promotion agencies and their respective directors, supervisory committee members, employees, representatives and agents from any and all liability for any injury, loss or damage of any kind to person, including death, and property arising in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of the Prize, participation in any Promotion related activity, or participation in this Promotion.**

Sponsor reserves the right, at its sole discretion, to disqualify any person it finds to be tampering with the entry process or the operation of the Promotion or website; to be acting in violation of the Official Rules; to be acting in violation of the terms of the website if applicable, or to be acting in a non-sportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person. Any use of robotic, macro, automatic, programmed or the like entry methods will void all such entries by such methods and subject any Participant using any such method to disqualification. Sponsor will select winners and all eligibility determinations will be made by Sponsor in its sole discretion at any time, including prior to, during, or after the conclusion of the Sweepstakes. Sponsor reserves the right to report violations to appropriate state or federal officials and seek damages from such persons to the fullest extent permitted by law. Sponsor's failure to enforce any of these Official Rules shall not constitute a waiver of that right. If there is a discrepancy or inconsistency between any other statement contained in any Sweepstakes related materials and these Official Rules, these Official Rules shall govern and control.

7. Limitations of Liability: Sponsor is not responsible for any incorrect or inaccurate information, whether caused by website users, or by any of the equipment or programming associated with or utilized in the Promotion and assumes 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 tampering with or hacking of, the website or any technical failure of malfunction. Sponsor is not responsible for injury or damage to participants' or to any other person's computer related to or resulting from participating in this Promotion or downloading or copying materials from or use of the website. If, for any reason, the Promotion is not capable of running as planned by reason of infection by computer virus, bugs, worms, tampering, hacking, unauthorized intervention, fraud, technical failures, or any other causes which, in the sole opinion of Sponsor, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Promotion, and select the Winner from entries received prior to the action taken, or as otherwise deemed fair and equitable by Sponsor. **IN NO EVENT WILL SPONSOR, ITS ADVERTISING OR PROMOTION AGENCIES OR ITS RESPECTIVE DIRECTORS, SUPERVISORY COMMITTEE MEMBERS, EMPLOYEES, REPRESENTATIVES AND AGENTS, BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING OUT OF ACCESS TO AND USE OF SPONSOR'S INTERNET SITES OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SAID SITES. WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THESE SITES IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSION OR LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY. CHECK LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.**

8. Arbitration/Choice of Law: Except where prohibited by law, Participants agree that: (1) any and all disputes, claims, and causes of action arising out of or connected with this Promotion, or any prize awarded, or the determination of a Winner shall be resolved individually, without resort to any form of class action, and exclusively by arbitration pursuant to the Rules of the American Arbitration Association then effective; and (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion but in no event attorneys' fees; and (3) under no circumstances will Participant be permitted to obtain awards for and Participant hereby waives all rights to claim punitive, incidental and consequential

damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and/or Sponsor in connection with the Promotion, shall be governed by, and construed in accordance with, the laws of the State of Washington, without regard for conflicts of law doctrine, and all proceedings shall take place in Vancouver, Washington.

9. Winners List: For Winner names send a self-addressed stamped envelope by November 30, 2026, to: "Ride with Columbia Credit Union" Sweepstakes Winners List, c/o Marketing Department, PO Box 324, Vancouver, WA 98666-0324

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