Double My Paycheck Sweepstakes
Official Rules

NO PURCHASE NECESSARY TO ENTER OR TO WIN. VOID WHERE PROHIBITED.

ELIGIBILITY: The Sweepstakes is open only to: (a) members of Desert Financial Credit Union in good standing (according to Sponsor's reasonable discretion and general business practices) or (b) legal residents of the State of Arizona who are 18 years of age or older at the time of entry. Employees, officers, and directors of Sponsor, and its parents, affiliated companies, subsidiaries, advertising and Sweepstakes agencies, and any and all other companies associated with the Sweepstakes, as well as their immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and members of the same household (whether or not related) are not eligible to participate or win the Prize (defined below). The Sweepstakes is subject to all applicable federal, state, territory, and local laws, rules and regulations. Void where prohibited or restricted by law, rule or regulation.

HOW TO ENTER: The Sweepstakes begins on October 1, 2026, and ends on January 31, 2027 ("Entry Period"). To be eligible, participants must either: (a) set up a new (*i.e.*, no direct deposit received in the six (6) months preceding the Entry Period) qualifying direct deposit or (b) enter by mail, and meet all additional entry requirements by the end of the Entry Period. For purposes of entry via Direct Deposit, only the primary account owner will be counted, regardless of who initiates or sets up the qualifying direct deposit. Limit one entry per primary account owner via Direct Deposit or one mail-in entry per person. Incomplete and/or inaccurate entries are void. Eligibility to participate in the Sweepstakes is not dependent upon entrant's consent to receive calls, emails, and/or mobile text messages and updates, nor will such consent impact any entrant's chances of winning. There are two (2) ways to enter:

Automatic Entry via New Qualifying Direct Deposit: An entrant will receive one (1) entry into the Sweepstakes by setting up a new recurring qualifying direct deposit of at least $500 aggregate per month into a Desert Financial Credit Union checking or savings account that consecutively deposits at least two (2) times during the Entry Period. General ACH payments such as Zelle, Venmo, or other nonrecurring ACH transfers do not qualify as recurring direct deposits for purposes of Sweepstakes eligibility.

Mail-In Entry: An eligible entrant may enter this Sweepstakes without making a direct deposit. To enter by mail, legibly print your full name, address (including zip code), telephone number (including area code), and email address (optional) on a 3" x 5" card and mail it to: Desert Financial Credit Union, Attn: Marketing – Direct Deposit Sweepstakes, 148 N. 48th Street, Phoenix, Arizona 85034. If a write-in entry form or card is drawn but the judges are unable to determine the winner due to illegible writing, that entry will be disqualified. No copies, mechanical reproductions, or metered mail will be accepted. Mail-in entries must be postmarked by the last day of the Entry Period and received no later than seven (7) calendar days after the last day of the Entry Period. Proof of mailing does not constitute proof of delivery. The Sponsor is not responsible for lost, late, stolen, incomplete, inaccurate, undelivered, delayed, misdirected, damaged, postage-due, or illegible entries. Once submitted, entries become the sole property of the Sponsor and will not be acknowledged or returned.

ODDS: Odds of winning depend on the total number of eligible entries received during the Entry Period. Individuals who enter through the Mail-In Method of Entry will have the same odds of winning as individuals who receive an entry by setting up a new recurring direct deposit.

WINNER SELECTION & NOTIFICATION: The potential winner(s) of the Sweepstakes will be selected by random drawing on or about February 20, 2027, from among all eligible entries received. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winner(s) will be declared the official winner(s) of the Sweepstakes (each a "Winner"). The decisions of Sponsor are final. The potential winner(s) will be notified at the e-mail address, postal address, or telephone number (in the sole discretion of Sponsor) provided at the time of entry (the "Prize Notification"). In the event that any potential winner does not respond to any such Prize Notification within twenty-four (24) hours of the date of issuance of the Prize Notification or declines the Prize for any reason, the entry will be disqualified, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be randomly selected from among all remaining eligible entries. The potential winner(s) may be required to submit valid identification to Sponsor (including but not limited to a valid Social Security number for tax reporting purposes), and may be required to execute, have notarized and return an affidavit of eligibility and release of liability and, unless prohibited by law, publicity, within five (5) days of the date of the Prize Notification. Failure to deliver the foregoing may result in disqualification and Prize forfeiture.

PRIZE(S): The total approximate retail value of the Sweepstakes prizes is up to $5,000.00 each. Five (5) Winners will be awarded an amount equal to their last qualifying direct deposit, up to $5,000.00, paid by ACH, if available, or check. General ACH payments such as Zelle, Venmo, or other nonrecurring ACH transfers do not qualify as recurring

qualifying direct deposits for purposes Prize determination. If the winning entry is a Mail-In Entry, the prize will be a fixed cash amount of $1,000 paid by ACH, if available, or check. Each of the foregoing is referred to as a "Prize" as applicable. All Prize details shall be determined in the sole and absolute discretion of Sponsor. Winner is fully responsible for any and all applicable federal, state, territory, and local taxes (including income and withholding taxes). All costs and expenses associated with Prize acceptance and use are the sole responsibility of Winner. The Prize is non-transferable and non-assignable, with no cash redemptions. Sponsor reserves the right to substitute the Prize (or any portion thereof) with a prize of comparable or greater value at its sole and absolute discretion. Prizes may not be resold. Sponsor reserves the right to deliver the Prizes in any manner it selects.

WAIVER OF LIABILITY/PUBLICITY RELEASE: By participating in the Drawing and submitting an entry, each entrant agrees to (a) be bound by these Official Rules and (b) waive any and all claims against Sponsor, the hosting internet site, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, representatives, and advertising and Drawing agencies, and any and all other companies associated with the Drawing, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from participation in the Drawing or from the receipt or use of the Prize. Released Parties are not responsible for: late, incomplete, illegible, inaccurate, lost, misrouted, damaged, delayed, or undelivered entries, transmissions, e-mail or mail; any technical or communications failure; printing, typographical, or other errors appearing within these Official Rules, in any Drawing-related advertisements or other materials; or any other errors, problems, or difficulties of any kind relating to or in connection with the Drawing. Released Parties are also not responsible for any incorrect or inaccurate information associated with or utilized in the Drawing. Entrants agree to defend and indemnify Released Parties from and against any claim, damage, judgment, or any other loss arising out of Entrants' participation in the Drawing, including but not limited to any suit, claim, or damage arising out of Entrant driving to any location in connection with the Drawing. Each Entrant by entering this Sweepstakes, and the Winners, by acceptance of the Prize, grant to Sponsor and each of their designees, the right to publicize the Winners' name, addresses (city and state/territory of residence), photographs, voices, statements and/or other likeness and prize information for advertising, promotional, trade, and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

GENERAL CONDITIONS

a. *Information Received*. All information submitted by entrants is subject to, and will be treated in a manner consistent with the Desert Financials' Terms of Use available at https://www.desertfinancial.com/legal and Privacy Policy accessible at https://www.desertfinancial.com/privacy-policy.

b. *Tampering or Abuse Prohibited*. Persons who tamper with or abuse any aspect of the Drawing or attempt to undermine the legitimate operation of the Drawing by cheating, deception, or other unfair practices, or intend to annoy, abuse, threaten, or harass any other entrant or any representative of Sponsor, or who are in violation of these Official Rules or applicable law, as solely determined by Sponsor, will be disqualified. Entries generated by a script, macro or other mechanical or automated means will be disqualified.

c. *Miscellaneous*. Released Parties make no warranty, guaranty, or representation of any kind concerning the Prize (or any portion thereof), and disclaim any implied warranty. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in its sole discretion, to cancel or suspend the Sweepstakes (or any portion thereof) for any reason. Sponsor also reserves the right, in its sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Sweepstakes. As a condition of entering this Sweepstakes, each entrant agrees that (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Sweepstakes, or any Prizes awarded (each, a "Claim"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in Maricopa County, Arizona, before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (ii) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of Arizona. Sponsor's trademarks, service marks and copyrights are proprietary.

WINNERS LIST: For the Winners' names, mail a request with a self-addressed stamped envelope, which must be received no later than six months following the last day of the Entry Period, to: Desert Financial Credit Union, Attn: Marketing - Direct Deposit Sweepstakes, 148 N. 48th St. Phoenix, AZ 85034.

SPONSOR: The Sponsor of this Sweepstakes is Desert Financial Credit Union, 148 N. 48th St. Phoenix, AZ 85034.