

“2026 Adopt-A-Teacher Program” Official Rules

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

Desert Financial Credit Union (“Sponsor”) is pleased to introduce the “2026 Adopt-A-Teacher Program” (the “Promotion”). The Promotion begins at 12:00 AM Arizona time on July 7, 2026, and ends at 11:59 PM Arizona time on July 24, 2026, (“Entry Period”). Arizona time shall control for all purposes of the Promotion. Sponsor’s computer shall be the official clock for purposes of the Promotion.

As a condition of participating in the Promotion, you agree to be fully and unconditionally bound by these Official Rules and the decisions of Sponsor, whose decisions shall be final and binding in all respects, and to waive any right to claim ambiguity in the Promotion, these Official Rules as well as any Promotion materials. The Promotion is subject to applicable federal, state, territory and local laws and regulations and is VOID WHERE PROHIBITED OR RESTRICTED BY LAW. Winning and receiving an Award (as defined below) is contingent upon fulfilling all requirements set forth herein.

ELIGIBILITY: To be eligible for the Promotion, you must be a K–12 Teacher who is a legal resident of the United States, eighteen (18) years of age or older at the time of the nomination, works in the state of Arizona, and satisfy all other requirements contained herein. For the purposes of this Promotion, a “Teacher” is defined as an individual who is currently employed as a full-time or part-time educator. Sponsor reserves the right to request proof of current employment (e.g., a signed letter from a school administrator) prior to providing any Award.

Employees, officers, directors, contractors, agents, or representatives of Sponsor, Desert Financial Credit Union, and its respective parents, affiliated companies, subsidiaries, advertising and promotion agencies, and any and all other companies associated with the Promotion, including any member of the Committee (as defined below), as well as their immediate family and household members, whether related or not, are not eligible to participate or be selected for the Award. “Immediate family” shall mean parents, step-parents, legal guardians, children, step-children, siblings, step-siblings, or spouses regardless of where they reside. “Household members” shall mean those people who share the same residence at least three (3) months a year.

Past winners of Sponsor’s Adopt-A-Teacher Program are eligible to participate in and win Awards in this Promotion, provided they otherwise meet all eligibility requirements set forth in these Official Rules. However, Sponsor reserves the right, in its sole and absolute discretion, to impose reasonable limitations on repeat wins within this Promotion (e.g., one prize per person, household, or email address), as set forth herein.

HOW TO ENTER: During the Entry Period, eligible Teachers may visit <https://desertfinancial.com/AdoptATeacher> and follow the onscreen instructions to access, complete and submit an entry, which includes, but is not limited to, identifying supplies needed. Any method of submission other than that described herein is void. You must fully complete and submit all information requested to be eligible. Incomplete and/or inaccurate entries are void. An entry may not contain any of the following content, as determined by Sponsor in its sole and absolute discretion: (a) any content that materially misrepresents actions or personal experiences of the individual; (b) any content that violates or infringes another's rights, including but not limited to privacy, publicity or intellectual property rights, or that may constitute copyright or trademark infringement; (c) any content that is obscene, indecent, hateful, or other offensive or inappropriate content; (d) any content that defames, misrepresents or contains disparaging remarks, including but not limited to, words or symbols that are widely considered offensive to individuals of a certain race, ethnicity, religion, sexual orientation or socioeconomic group, about other people or companies; (e) any content that threatens any person, place, business, group or nation; (f) any content that communicates messages inconsistent with the positive images and/or good will to which Sponsor's wishes to associate; and/or (g) any content that in any other way violates applicable laws, standards and regulations.

All information submitted is subject to and will be treated in a manner consistent with the Sponsor's Terms of Use available at <https://www.desertfinancial.com/legal> and Privacy Policy accessible at <https://www.desertfinancial.com/privacy-policy>.

Limit one (1) entry per person, email address, or household. By successfully submitting an entry during the Entry Period, you will receive one (1) entry in the Promotion. Applications not received by Sponsor during the Entry Period will not be entered into the Promotion and are not eligible to be selected for an Award. Attempting to submit multiple entries, or using any robotic, repetitive, automatic, programmed or similar entry methods or agents will void all such entries at the sole and absolute discretion of Sponsor.

Sponsor is not responsible for incorrect or inaccurate transcription of information, computer, online, telephone, or human error or technical malfunctions that may occur, any omission, interruption, defect, or any other error or malfunction, or late, lost, incomplete or misdirected entries. You are solely responsible for verifying that the submission process has been validly completed and Sponsor shall have no obligation to advise you of an incomplete entry or if a problem occurs in the entry submission process. An entry that has been tampered with or altered is void. Proof of submitting an entry does not constitute proof of delivery/receipt. All entries and/or materials submitted, regardless of the method of submission, become the sole property of Sponsor and will not be acknowledged or returned. You are responsible for all online charges incurred with any Internet service provider and/or wireless carrier.

Entrants acknowledge that by entering the Promotion, entrants may receive (a) commercial emails from Sponsor and/or (b) mobile text messages and updates from Sponsor. Entrants may opt out of any such communications in accordance with

applicable law and eligibility to participate in the Promotion is not dependent upon entrant's consent to receive such communications and consenting to receive such communications will not impact any entrant's chances of being selected. Standard messaging rates apply to mobile text messages and updates.

SELECTION OF RECIPIENTS: On or around August 18, 2026, all eligible entries received before the end of the Entry Period will be evaluated by a committee comprised of Desert Financial Credit Union Corporate Social Responsibility employees ("Committee").

The Committee will evaluate the entries based upon a variety of factors it deems appropriate in its discretion ("Judging Criteria"), which may include, without limitation project clarity and purpose, perceived impact, and clarity/organization of application. The Committee will apply such Judging Criteria in its discretion to select the top one hundred (100) entries as the potential recipients of the Promotion Awards (each a "Recipient").

Review of the entries pursuant to the Judging Criteria shall be at the Committee's reasonable discretion and, as to matters of subjectivity, the Committee's sole discretion. The decisions of the Committee are final and binding in all matters relating to the selection of the Recipients of the Awards. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential Recipients will be declared the official Recipients.

ODDS OF BEING SELECTED AS A RECIPIENT: The odds of being selected as a Recipient of an Award depends on the total number of eligible entries received and the quality of such submission as evaluated under the Judging Criteria.

NOTIFICATION AND VERIFICATION: The potential Recipients will be notified via their contact information (in the sole discretion of Sponsor) provided at the time of entry (the "Award Notification"). In the event that any potential Recipient does not respond to any such Award Notification within twenty-four (24) hours of the date of issuance or declines the Award for any reason, such potential Recipient will be disqualified, the Award will be forfeited and, at Sponsor's sole discretion and time permitting, alternate potential Recipients will be selected from among the remaining eligible entries to ensure that the total of one hundred (100) Recipients are awarded. The potential Recipients may be required to submit valid government-issued identification and/or other identification in Sponsor's discretion 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 issuance. Failure to submit identification required by Sponsor or return the required documents within the specified time period, or noncompliance with these Official Rules or the return of the Award (or any portion thereof) or Award Notification as undeliverable may result in disqualification and Award forfeiture and, in Sponsor's sole discretion, may cause alternate potential Recipients to be selected from among all remaining eligible entries.

ALL POTENTIAL AWARD WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR, WHOSE DECISION IS FINAL. UNLESS AND UNTIL A RECIPIENT HAS BEEN VERIFIED AND

RECIPIENT HAS BEEN NOTIFIED BY SPONSOR THAT VERIFICATION IS COMPLETE, THE RESPECTIVE RECIPIENT IS NOT AN AWARD WINNER.

AWARD: Subject to verification of eligibility and compliance with these Official Rules, each of the one hundred (100) verified Recipients will receive \$1,000 for classroom supplies described in the applicable application for entry (the "Award"). Approximate Retail Value ("ARV") of each Award is \$1,000.00. Total ARV of all Awards is \$100,000.00.

AWARD CONDITIONS: Limit one (1) Award per eligible entrant. All Award details shall be determined in the sole and absolute discretion of Sponsor. Recipients are fully responsible for any and all applicable federal, state, territory, and local taxes (including income and withholding taxes). All costs and expenses associated with Award acceptance and use not specified herein as being provided including, but not limited to, lodging, transportation costs, meals, gratuities and other expenses incurred by accepting the Award are the sole responsibility of the Recipient. The Award is nontransferable and non-assignable, with no cash redemptions except in Sponsor's sole and absolute discretion. Sponsor, in its sole discretion, may rescind the Award if a Recipient's employment as a teacher is terminated or if the Award is not used by October 31, 2026 Sponsor reserves the right to substitute the Award (or any portion thereof) with an award of comparable or greater value in its sole and absolute discretion. Recipients and their guest(s) agree to comply with all applicable venue rules and regulations in connection with the Award. Awards may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever. Any such resale or commercial or promotional use may result in disqualification and Award forfeiture.

Award funds must be used solely for classroom supplies identified in the recipient's submitted application, unless Sponsor approves a different use in writing before purchase. Recipient agrees, upon request by Sponsor, to provide receipts for use of Award funds. Failure to use the Award in accordance with the intended purpose outlined in the submitted application (i.e., wish-list) may result in the disqualification from consideration for future promotions. Recipients can email Sponsor if anything changes before purchasing (i.e., if an item got donated before they were selected as a Recipient or if they were able to purchase the items before funding was received, etc.).

WAIVER OF LIABILITY/PUBLICITY RELEASE: By participating in the Promotion and submitting an entry, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, the hosting social media site, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, or representatives of Sponsor, and its advertising and promotion agencies, and any and all other companies associated with the Promotion, including any member of the Committee (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the receipt or use of the Award (or any portion thereof) or any travel or activity related to the receipt or use of the Award (or any portion thereof).

By entering this Promotion, each entrant gives his/her express permission to be contacted by Sponsor by telephone, email and/or postal mail for Promotion purposes. The Recipients, by acceptance of the Award, grants to Sponsor, and each of its designees the right to publicize the Recipients' names, addresses (city and state/territory of residence), photographs, voices, statements and/or other likenesses and Award 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.

AWARD WINNERS FURTHER ACKNOWLEDGE THAT, BY ACCEPTING AN AWARD, THEIR PERSONAL IDENTIFYING INFORMATION MAY BE DISCLOSED TO THIRD PARTIES AS A RESULT OF PLACING THEIR NAME AND ADDRESS (CITY AND STATE/TERRITORY OF RESIDENCE) ON AN AWARD RECIPIENTS' LIST.

GENERAL CONDITIONS: The Released Parties are not responsible for any technical or human errors that may occur in the entry and selection process, including but not limited to: lost, late, incomplete, inaccurate, misdirected, or corrupted entries; network or server issues; website or form malfunctions; or any disruptions in internet or device connectivity. The Released Parties are not liable for any damage to a participant's device or data resulting from participation in the Promotion or accessing the entry form. The Released Parties are not liable for delays, postponement, or cancellation. Anyone who tampers with the Promotion, cheats, or engages in abusive or disruptive behavior, as determined solely by the Sponsor, will be disqualified and their entries void. Attempts to damage or disrupt the Promotion are unlawful and may result in legal action. The Sponsor reserves the right to disqualify entrants for rule violations or legal infractions and to resolve disputes at its discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Award (or any portion thereof), and (b) disclaim any implied warranty. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that term. Sponsor reserves the right, in their sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Promotion (or any portion thereof). Sponsor also reserves the right, in its sole discretion, to modify these Official Rules without materially affecting the terms and conditions of the Promotion. Entries generated by mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an email address, the winning entry will be declared made by the natural person to whom the applicable internet service provider or other organization has assigned the email address for the domain associated with the submitted email address. As a condition of entering this Promotion, each entrant agrees that (a) any and all disputes, claims, controversies or causes of action arising out of or relating to this Promotion, or any Awards (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 (b) 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. All entry data provided via the online entry form is provided to Sponsor and not to the hosting social media site. This Promotion is in no way sponsored, endorsed or administered by, or associated with, the hosting social media site. Sponsor trademarks, service marks and copyrights are proprietary. All rights reserved.

RECIPIENTS LIST: For the Recipients' names, mail a request and self-addressed stamped envelope to be received no later than six (6) months following the Entry Period to: Desert Financial Credit Union, Attn: 2026 Adopt-A-Teacher Program Winners List, 148 N. 48th St. Phoenix, AZ 85034.

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