

“2025 Adopt-A-Teacher Program” Rules

NO PURCHASE NECESSARY TO ENTER OR TO WIN.

VOID WHERE PROHIBITED.

ELIGIBILITY: The Adopt-A-Teacher Program (the “Promotion”) is open to teachers who are legal residents of the United States who are eighteen (18) years of age or older at the time of entry and work in the counties of Cochise, Coconino, Gila, La Paz, Mohave, Maricopa, Navajo, Pima, Pinal, Yavapai or Yuma. Employees, officers, and directors, including 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) of Desert Financial Credit Union (“Sponsor”), and its respective parents, affiliated companies, subsidiaries, advertising and promotion agencies, and any and all other companies associated with the Promotion are not eligible to participate or be selected for the Award (defined below). The Promotion is subject to all applicable federal, state, territory, and local laws, rules and regulations. Void where prohibited.

HOW TO ENTER: The Promotion begins at 12:00 AM Arizona time on July 21, 2025, and ends at 11:59 PM Arizona time on August 8, 2025, (“Entry Period”). You may enter the Promotion online. To enter, apply by completing the form on this page – <https://solutions.desertfinancial.com/AdoptATeacher> . 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. All information submitted by entrants 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>. Entrants must fully complete and submit all information requested to be eligible. Incomplete and/or inaccurate entries are void. 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: The potential recipients of the Promotion Awards (each a “Recipient”) will be selected by committee comprised of Desert Financial Credit Union Corporate Social Responsibility employees (“Committee”), on or around September 2, 2025, from among all eligible entries. The Committee will evaluate applications based upon factors such as demonstrated need and potential impact of the Award. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential Recipients will be declared the official Recipients. The decisions of Sponsor are final and binding on all matters relating to this Promotion.

NOTIFICATION: 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 may be selected from among all remaining eligible entries. 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.

AWARD: Thirty (30)+ winners will be declared, and each winner will receive up to \$1,500.00 for classroom supplies described in the applicable application for entry (the "Award"). Approximate retail value of each Award is between \$500.00 and \$1,500.00.

AWARD CONDITIONS: 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 a prize if a Recipient's employment as a teacher is terminated. 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. 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 disqualification from consideration for future promotions.

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, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with the Promotion, 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 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 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: 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 (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Promotion, 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. 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: 2025 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.