

FIRST HARVEST SCAM-FREE SUMMER GIVEAWAY \$250 GIFT CARD DRAWING

OFFICAL RULES

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER.

WHO IS ELIGIBLE:

The drawing is open to all U.S. citizens who are 18 years or older and legal residents of the United States, excluding residents of Puerto Rico and other U.S. territories. Officers, employees, directors, supervisory committee members of First Harvest Credit Union, and their immediate family members are not eligible to enter. All federal, state, and local laws and regulations apply. Void where prohibited or restricted.

HOW TO ENTER:

Complete at least one of the three available MoneyEDU courses as a part of First Harvest Credit Union's Security Program, available at <https://www.moneyedu.org/SECURITY>.

Alternate entry method: Eligible individuals may also enter by mailing a written request including your name, email, address, city, state, ZIP code, and telephone number (typed or printed) to:

First Harvest Credit Union
c/o Marketing Department
1617 Hurffville Road
Deptford, NJ 08096
via U.S. Mail

Limit one (1) entry per person. All entries must be received between 07/01/26 and 08/31/26 at 11:59:59 PM EST. First Harvest Credit Union is not responsible for late, lost, illegible, incomplete, misdirected, or inaccurate entries; such entries will be void.

DRAWING, PRIZE & PRIZE REDEMPTION:

First Harvest Credit Union, whose decisions are final, will randomly select one (1) winning entry from all eligible entries. The winner will receive one (1) \$250 Mastercard® gift card.

Winner will be notified on or around 09/14/26 by email. If a winner cannot be contacted or does not respond within 14 days, they will be disqualified and a substitute winner will be randomly selected from the remaining entries.

Odds of winning depend on the total number of eligible entries received during the promotion period. The prize is provided by First Harvest Credit Union. No substitution or transfer of prizes is allowed. First Harvest Credit Union reserves the right to substitute a prize of equal or greater value. All prizes are awarded "as is" and without warranty of any kind.

The winner will be required to sign and return an Affidavit of Eligibility and Liability/Publicity Release within 14 days from the date printed on the affidavit to accept the prize. The winner must also pick up their prize at a First Harvest Credit Union branch location. Failure to do so will result in disqualification and selection of an alternate winner without further notice.

Any prize notifications returned as undeliverable will be forfeited and an alternate winner will be selected. By accepting the prize, winner grants First Harvest Credit Union permission to use their name and/or photograph in Credit Union publications without compensation. Prize acceptance also constitutes agreement that the winner is solely responsible for any federal, state, and local taxes associated with the prize.