



Back to School Better Giveaway Official Rules

ELIGIBILITY: Open only to legal residents of the United States who are 18 years or older as of August 10, 2024, and who are Coastal Federal Credit Union (the "Credit Union" or "Coastal Credit Union") members or joint account owners ("Member" or "Participant") in Good Standing at the time of the drawing who opened a Coastal Checking account (or already has a checking account; includes Go Green Checking, Student Checking and Basic Checking accounts) and completed the four Everfi Modules during the Promotional Period. Employees of the Credit Union and its subsidiaries, affiliated companies, advertising and Promotion agencies, and suppliers (collectively the "Employees"), and their immediate family members (defined as parent, spouse, child, sibling or grandparent, and the spouse of any of them) and/or any other persons living in the same household of Employees are not eligible to participate.

GOOD STANDING: A member or joint owner is in good standing when they have an active base share account with a minimum balance of \$5.00 and do not have a share or loan charge off and do not have a loan that is more than 60 days' delinquent.

AGREEMENT TO RULES: By participating in this Promotion, each Participant agrees that they have read these Official Rules, that they will be strictly bound by them, and that Coastal's decisions shall be final in all matters pertaining to the Promotion and any/all prizes awarded. Each Participant warrants that s/he (i) meets the stated eligibility requirements; (ii) has complied with, and will continue to comply with all the rules, regulations, terms, and conditions set forth in these Official Rules; (iii) has not perpetrated and will not perpetrate any fraud or deception in connection with the Promotion; and (iv) has not sought to influence the outcome other than by participating as expressly permitted in these Official Rules. In addition, by participating in this Promotion, the Participant also agrees to accept the decisions of the Credit Union as final and binding as they relate to conducting the Promotion pursuant to these Official Rules.

PROMOTIONAL PERIOD: Begins at 12:01 a.m. Eastern Time ("ET") on August 10, 2024, and ends at 11:59 p.m. Eastern Time ("ET") on October 31, 2024.

Should any portion of the Promotion be, in the Credit Union's sole opinion, compromised by virus, worms, bugs, or non-authorized human intervention or other causes which, in the sole opinion of the Credit Union, corrupt or impair the administration, security, fairness or proper

play, or submission of entries, the Credit Union reserves the right at its sole discretion to suspend or terminate the Promotion. Additionally, the Credit Union reserves the right to close the Promotion early at its sole discretion.

HOW TO ENTER:

- Open a Coastal Credit Union Checking Account by October 31, 2024
 - Or already have a Coastal Credit Union Checking Account
- Complete all four Everfi Courses by October 17, 2024

PRIZE: Each person who follows the above rules will have \$100 deposited into their Coastal primary savings account within 30 days of account opening – by November 30th. If the account is closed within 30 days of the prize deposit, the prize will be forfeited. No substitutions are permitted. Prizes are non-assignable and non-transferable, except to a winner's surviving spouse or estate. Participants are responsible for all applicable federal, state, and local taxes. Any other incidental expenses relating to a prize and not specified herein are also the sole responsibility of the Participant.

NOTIFICATION: Participants will be notified by certified mail, return receipt requested, email and/or by phone. Participants will be notified within 10 days of Promotional closure. By accepting a prize, the winner unconditionally and irrevocably grants the Credit Union exclusive permission and the right to publish the winner's name and photograph and allow all appropriate publicity relating to the Participant's participation in this Promotion.

GENERAL RELEASE: By entering, participants agree to these Official Rules and the decisions of the Credit Union regarding this Promotion, and on behalf of themselves and their agents, attorneys, assigns, successors, personal representatives, and heirs, release the Credit Union and its subsidiaries, affiliates, advertising and Promotional agencies, partners, representatives, agents, successors, assigns, members, employees, officers, and directors from any and all liability, claims, damages, demands, causes of action, costs and expenses (including reasonable attorney's fees) the Participant may have now and in the future, no matter how caused, arising out of, or in connection with (i) participation in this Promotion and/or acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the participation in the Promotion; (v) electronic or human error in the administration of this Promotion or the

processing of entries. Each Participant also agrees that the Credit Union is not responsible for any typographical or other error in the printing of the offer, administration of this Promotion or in the announcement of the prizes.

PUBLICITY RELEASE: By participating in this Promotion, the participant grants the Credit Union and its agents, assigns, designees and successors, an irrevocable, perpetual license to use the participant's name, image, likeness, and/or status as a member of the Credit Union for the Credit Union's advertising, educational and/or promotional purposes as determined by the Credit Union in its sole discretion. In that regard, each participant understands and agrees that (a) the Credit Union shall have sole ownership and sole authority over the content of any Credit Union advertisements, promotions, and any other materials produced by the Credit Union or at the Credit Union's direction which contain the participant's name, image, likeness and/or member status; (b) the Credit Union shall have all ownership rights, including copyright and all other intellectual property rights, of any advertisements, promotions, and any other materials produced by the Credit Union or at the Credit Union's direction and any negatives or copies thereof which contain a participant's name, image, likeness and/or member status; and (c) the participant will receive no monetary compensation for and no notice of the Credit Union's use of his/her name, image, likeness and/or member status.

Each participant also, on behalf of himself/herself and his/her agents, attorneys, assigns, successors, personal representatives and heirs, releases, discharges, indemnifies and holds harmless the Credit Union, its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, members, employees, officers, and directors, from and against any and all liability, claims, damages, demands, causes of action, costs, and expenses (including reasonable attorney's fees) the participant may have now and, in the future, no matter how caused, arising out of or in connection with the Credit Union's use of the participant's name, image, likeness and/or member status in accordance with this Publicity Release, including, without limitation, any and all claims for invasion of privacy, libel, and violation of the Gramm-Leach-Bliley Act.

DISPUTES: As a condition of participating in this Promotion, each participant expressly agrees that any and all disputes which may arise between him/her and the Credit Union with respect to this Promotion, and which cannot be amicably resolved between the parties, shall be litigated against the Credit Union by the participant in his/her individual capacity only and not as part of any class action litigation against the Credit Union and/or other parties. Each Participant further expressly agrees that the proper forum for any such litigation between him/her and the Credit Union relating to this Promotion shall be the United States District Court for the Eastern District of North Carolina, Western Division. Each Participant also expressly waives the right to seek a

recovery against the Credit Union in any litigation relating to this Promotion of any alleged punitive, incidental, or consequential damages, and/or costs of litigation including reasonable attorney's fees, and/or any multiplier of actual damages which might ultimately be awarded the participant in such litigation against the Credit Union.

SPONSOR: This Promotion is sponsored by Coastal Federal Credit Union. Coastal Federal Credit Union, PO Box 58429 Raleigh, NC 27658.

PRIVACY POLICY: Information submitted with each participant is subject to the Credit Union's published Privacy Policy which can be obtained at <https://www.coastal24.com/Resources/Information-Tools/Disclosures> The Credit Union is committed to ensuring that each participant's privacy is protected in accordance with such Privacy Policy.

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO PARTICIPATE IN THE PROMOTION.