

NO PURCHASE, OBLIGATION OR TRANSACTION NECESSARY TO ENTER THE AWARD CONTEST. A PURCHASE WILL NOT IMPROVE YOUR CHANCE OF WINNING. THIS PROMOTION IS NO WAY SPONSORED, ENDORSED OR ADMINISTERED BY, OR ASSOCIATED WITH, FACEBOOK, TWITTER OR INSTAGRAM. VOID WHERE PROHIBITED BY LAW.

SPONSOR. San Diego County Credit Union, PO Box 261209, San Diego, CA 92196-1209 (“**SDCCU**®” or “**Sponsor**”). The Award Contest is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or Instagram.

NOMINATION PERIODS. The Classroom Heroes Award Contest 2022, sponsored by SDCCU (“**Award Contest**”) begins on 01/01/2022 at 8:00 a.m. Pacific Time (“**PT**”) and ends on 12/31/2022 at 11:59 p.m. PT (“**Award Contest Period**”). The quarterly award winners will be selected as follows: Entries received January-March of each year, three (3) award winners will be selected in April; entries received April-June of each year, three (3) award winners will be selected in July; entries received July-September of each year, three (3) award winners will be selected in October; entries received October-December of each year, three (3) award winners will be selected in January. There will be three (3) winners per quarter and the quarterly winners will be selected on or around 4/3/2022, 7/3/2022, 10/3/2022 and 1/3/2023 (“**Winner Selection Dates**”) and will be announced publicly on sdccu.com and SDCCU social media platforms. Entry in the Award Contest does not constitute entry into any other promotion, Award Contest or contest.

ELIGIBILITY. The Award Contest is open to lawful, permanent residents of the United States, 18 years of age or older and who are not considered a minor in their state of residence, excluding Florida and New York. Employees, vendors, Board Members, volunteers and consultants of SDCCU and its subsidiaries, and their immediate family members (e.g. parents, children, siblings, spouse) and members of their households (whether related or not) are not eligible to win. Award Contest is void in Florida, New York, Puerto Rico, U.S. territories and possessions, outside of the United States, and where restricted or prohibited by law. Award Contest subject to all applicable federal, state and local laws. SDCCU reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Award Contest or redemption of prize. Entries by ineligible persons, fraudulent entries or entries created in error will be disqualified and an alternate entry selected. Nominees and Nominators (defined below) are collectively referred to in these Official Rules as “**Participants**” or a “**Participant**.” Previous winners are not eligible to be nominated.

Nominations:

If you (“**Nominator**”) know of a deserving educator currently employed in San Diego County who has made a positive difference in your life, the life of your child or in your community (each a “**Nominee**”), Nominator can enter him or her in the Award Contest during the Award Contest Period as follows: (1) visit the SDCCU page (the “**Site**”); (2) fill out and submit the entry form including all information requested such as a narrative description (the “**Submission**”). Entry will close at the end of the Award Contest Period.

When making an entry, each Nominator; must comply with the following requirements (“**Nomination Requirements**”): (1) Nominator may only enter a Nominee who meets the eligibility criteria above and who is an educator in San Diego County; (2) the Nominee must provide upon request all appropriate clearances, permissions and releases for the Submission (in the event an Participant cannot provide all required releases, Sponsor reserves the right, in Sponsor’s sole discretion, to disqualify the applicable Submission, or seek to secure the releases and clearances for Sponsor’s benefit, or allow the applicable Submission to remain in the Award Contest); and (3) the Submission must not include any content that is obscene, pornographic, libelous or otherwise objectionable. Any Submission that, in Sponsor’s good faith judgment, violates the Nomination Requirements will be disqualified. No substitutions of new versions of Submissions will be accepted under any circumstances once the original Submission is submitted for consideration. Any Submission that is considered by Sponsor in its sole and absolute discretion to be

obscene, pornographic, libelous, hate speech or otherwise objectionable, in whole or in part, will be disqualified and will not be eligible for entry. If submitting. Sponsor reserves the right to reject or remove any Nominee if, in Sponsor's sole discretion, the Nominee does not meet the Nomination Requirements.

GENERAL CONDITIONS OF ENTRY. SDCCU is not responsible for, and will not accept, lost, late, incomplete, delayed, damaged, destroyed, deleted, erased, stolen or illegible entries. SDCCU will not verify receipt of entries for Participants. Mechanically reproduced entries will not be accepted. Once submitted, all entries become the property of SDCCU and none will be returned. SDCCU assumes no responsibility for any error, problem or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Award Contest entries, or which prevents entries from being created. The Site database clock is the official timekeeper for the Award Contest. Except as otherwise contemplated in these Official Rules, and to the extent Participants may otherwise elect at the time of entry, personal information collected in connection with the Award Contest will be used in accordance with Sponsor's online privacy policy located at <http://www.sdccu.com/disclosures>. Any communication or information transmitted to Sponsor by email or otherwise is and will be treated as non-confidential and non-proprietary. Participants are providing their information to Sponsor. Entry must be made by the Participant as set forth above. Tampering with the entry process or the operation of the Award Contest, including but not limited to the use of any device to automate the entry process, is prohibited and any entries deemed by Sponsor, in its sole discretion, to have been submitted in this manner will be void. In the event a dispute regarding the identity of the individual who actually submitted an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible. To obtain a list of winners or these Official Rules, send a self-addressed, stamped envelope to: San Diego County Credit Union, Classroom Heroes Award Contest Winners/Official Rules, Attn: Marketing Dept., PO Box 261209, San Diego, CA 92196-1209. Specify "winners list" or "official rules" in your request.

AGREEMENT TO OFFICIAL RULES. Participation in the Award Contest constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of SDCCU, which are final and binding in all matters relating to this Award Contest.

IMPORTANT NOTE: Any Participant who incorporates any intellectual property owned by a third party into his or her Submission does so at his or her own risk. Without in any way limiting, expanding or amending the Terms of Use policy residing on Sponsor's website, www.sdccu.com, (the "Website") which Terms of Use policy shall remain in full force and effect, if Sponsor is duly notified that any element of a Participant's Submission infringes upon the rights of another person and/or receives a legally valid request to remove the affected Submission from the Website or Site because of such infringement, such Submission may be disqualified from the Award Contest, as Sponsor may determine in its sole discretion.

PRIZES/ODDS. Three (3) quarterly grand prizes will be awarded. The grand prize consists of \$250 Visa Gift Card. The actual odds of winning depend on the number of eligible entries received.

PRIZE DRAWINGS. The selected educators will be deemed the winners of the Award Contest. Winners will be notified via phone, email or other methods using the contact information provided at entry. Entrants may only win one (1) time during all of the Award Contest. SDCCU will make its best reasonable effort to contact the winner. If any potential prize winner does not respond to prize notification attempts within two (2) days of the first notification attempt (or such shorter time as exigencies may require), is found to be ineligible, or if he or she has not complied with these Official Rules or declines the applicable prize for any reason prior to award, such potential prize winner will be disqualified and an alternate winner may be selected. Sponsor may successively attempt to contact up to two (2) potential prize winners in accordance with such procedure, and if there is still no confirmed prize winner after such attempts have been made, if any, the applicable prize may go unawarded.

GENERAL PRIZE CONDITIONS. Exact prize components are subject to change without notice. No cash alternative or substitution of prizes will be allowed, except Sponsor reserves the right in its sole discretion to substitute prizes of comparable value if any prize listed is unavailable, in whole or in part, for any reason. Prizes will be awarded only if the potential prize winner fully complies with these Official Rules. All portions of the prize(s) are non-assignable and non-transferable. Any prizes pictured in point-of-sale, online, television and print advertising, promotional packaging, and other Award Contest materials are for illustrative purposes only. All details and other restrictions of the prize(s) not specified in these Official Rules will be determined by Sponsor in its sole discretion. Each potential winner may be required to execute an Affidavit of Eligibility, a Liability Release, and where imposing such condition is legal, a Publicity Release (collectively, the **"Prize Claim Documents"**). If any potential winner fails or refuses to sign and return all Prize Claim Documents within two (2) days of prize notification (or such shorter time as exigencies may require), the winner may be disqualified and an alternate winner may be selected. In no event will more than the stated number of prizes be awarded. SDCCU reserves the right to void or reverse the awarding of any prizes obtained fraudulently or illegally and to seek appropriate remedies to recover any prizes. **ALL PRIZES ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSOR HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT.**

TAX ISSUES. SDCCU will report all prize winnings to the appropriate state and federal agencies as required by applicable law. **ALL TAXES, FEES, SURCHARGES OR LIABILITIES ON OR RELATING TO PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER. PAYMENT OF ANY FEDERAL, STATE OR LOCAL TAXES WILL BE THE OBLIGATION OF THE WINNER AND ANY COSTS NOT SPECIFICALLY IDENTIFIED HEREIN ARE THE RESPONSIBILITY OF THE PRIZE WINNER.**

PUBLICITY AUTHORIZATION. By participating in the Award Contest, in addition to any other grants which may be granted in any other agreement entered into between Sponsor and any entrant in the Award Contest, each entrant irrevocably grants the Award Contest Entities (defined below) and their respective successors, assigns, and licensees, the right to use such entrant's name, photograph, likeness, voice, biographical information (including, but not limited to occupation), statements, and address (city and state) in perpetuity, in any and all media for any purpose, including, without limitation, advertising and publicity purposes and announcing winners on the radio, as well as in connection with the Award Contest, without further compensation and hereby releases the Award Contest Entities from any liability with respect thereto.

GENERAL LIABILITY RELEASE/FORCE MAJEURE: Entrants agree that officers, directors, and employees of Sponsor and its parent, subsidiaries, affiliates, distributors, retailers, sales representatives, advertising and promotion agencies (all such individuals and entities referred to collectively as, the **"Award Contest Entities"**) (A) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in the Award Contest or any Award Contest-related activity, or from entrants' acceptance, receipt, possession and/or use or misuse of any prize, and (B) have not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to any prize, including, without limitation, to such prize's quality or fitness for a particular purpose. Sponsor assumes no responsibility for any damage to an entrant's, or any other person's, computer system which is occasioned by participating in the Award Contest, or for any computer system, phone line, hardware, software or program malfunctions, or other errors, failures, delayed computer transmissions or network connections that are human or technical in nature. Without limiting the generality of the foregoing, Sponsor is not responsible for incomplete, illegible, misdirected, misprinted, late, lost, damaged, stolen, or postage-due prize notifications; or for lost, interrupted, inaccessible or unavailable networks, servers, satellites, Internet service providers, websites, or other connections; or for miscommunications, failed, jumbled, scrambled, delayed, or misdirected computer, telephone or cable transmissions; or for any technical malfunctions, failures, difficulties or other errors of any kind or nature;

or for the incorrect or inaccurate capture of information, or the failure to capture any information. Sponsor reserves the right in its sole discretion to disqualify any individual who is found to be tampering with the entry process or the operation of the Award Contest, to be acting in violation of these Official Rules, or to be acting in an unsportsmanlike or disruptive manner, or with the intent to disrupt or undermine the legitimate operation of the Award Contest, or to annoy, abuse, threaten or harass any other person, and Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent permitted by law. No mechanically reproduced, illegible, incomplete, forged, software-generated or other automated multiple entries will be accepted. Sponsor reserves the right to modify, extend, suspend, or terminate the Award Contest if it determines, in its sole discretion, that the Award Contest is technically impaired or corrupted or that fraud or technical problems, failures, or malfunctions or other causes beyond Sponsor's control have destroyed or severely undermined or to any degree impaired the integrity, administration, security, proper play and/or feasibility of the Award Contest as contemplated herein. In the event an insufficient number of eligible entries are received and/or Sponsor is prevented from awarding prizes or continuing with the Award Contest as contemplated herein by any event beyond its control, including but not limited to fire, flood, natural or man-made epidemic of health of other means, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal state or local government law, order, or regulation, public health crisis, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each a "**Force Majeure**" event or occurrence), then subject to any governmental approval which may be required, Sponsor shall have the right to modify, suspend, extend, or terminate the Award Contest. If the Award Contest is terminated before the designated end date, Sponsor will (if possible) select the winner in a random drawing from all eligible, non-suspect entries received as of the date of the event giving rise to the termination. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances. Only the type and quantity of prizes described in these Official Rules will be awarded. These Official Rules cannot be modified or amended in any way except in a written document issued in accordance with law by a duly authorized representative of Sponsor. Unless otherwise stated in these Official Rules, the invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. Unless otherwise stated in these Official Rules, in the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

GOVERNING LAW/JURISDICTION: ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES OR THE RIGHTS AND OBLIGATIONS OF ENTRANTS OR SPONSOR IN CONNECTION WITH THE AWARD CONTEST SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE INTERNAL LAWS OF THE STATE OF CALIFORNIA WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OR CONFLICT OF LAW RULES OR PROVISIONS THAT WOULD CAUSE THE APPLICATION OF ANY OTHER STATE'S LAWS. FOR THE PURPOSES OF ANY DISPUTES HEREUNDER, BY ENTERING THIS AWARD CONTEST, EACH ENTRANT AGREES THAT ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN ANY WAY RELATED TO THIS AWARD CONTEST SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND CONSENTS TO THE EXCLUSIVE JURISDICTION AND VENUE OF THE APPROPRIATE STATE OR FEDERAL COURT SITUATED IN SAN DIEGO COUNTY, CALIFORNIA.

ARBITRATION PROVISION: By participating in this Award Contest, entrant agrees that any and all disputes entrant may have with, or claims entrant may have against the Promotion Entities relating to, arising out of or connected in any way with (a) the Award Contest, (b) the awarding or redemption of any prize, and/or (c) the determination of the scope or applicability of this agreement to arbitrate (a "**Claim**"), will be resolved exclusively by final and binding arbitration in accordance with the Rules of the American Arbitration Association ("**AAA Rules**"). The arbitration will be heard and determined by a single arbitrator. The arbitrator's decision in any such arbitration will be final and binding upon the parties and may be

enforced in any court of competent jurisdiction. The parties agree that the arbitration will be kept confidential and that the existence of the proceeding and any element of it will not be disclosed beyond the arbitration proceedings, except as may be required by applicable law.

If entrant demonstrates that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the administrative costs and arbitrator's fees required for the arbitration as the arbitrator deems necessary to prevent the cost of the arbitration from being prohibitive. In the final award, the arbitrator may apportion the costs of arbitration and the compensation of the arbitrator among the parties in such amounts as the arbitrator deems appropriate.

This arbitration agreement does not preclude entrant from seeking action by federal, state, or local government agencies. Entrant and Sponsor also have the right to bring qualifying claims in small claims court. In addition, entrant and Sponsor retain the right to apply to any court of competent jurisdiction for provisional relief, including pre-arbitral attachments or preliminary injunctions, and any such request shall not be deemed incompatible with these Official Rules, nor a waiver of the right to have disputes submitted to arbitration as provided in these Official Rules.

Neither entrant nor Sponsor may act as a class representative or private attorney general, nor participate as a member of a class of claimants, with respect to any Claim. Claims may not be arbitrated on a class or representative basis. The arbitrator can decide only Entrant and/or Sponsor's individual Claims. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. If for any reason a claim proceeds in court rather than in arbitration we each waive any right to a jury trial.

THIS SECTION LIMITS CERTAIN RIGHTS, INCLUDING THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE CLAIM, THE RIGHT TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED IN AAA RULES, AND THE RIGHT TO CERTAIN REMEDIES AND FORMS OF RELIEF. OTHER RIGHTS THAT ENTRANT OR SPONSOR WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. If any provision of this Section is found to be invalid or unenforceable, then that specific provision shall be of no force and effect and shall be severed, but the remainder of this Section will continue in full force and effect. This Section of these Official Rules will survive the termination of your relationship with Sponsor.