

New Horizons Credit Union – National Credit Union Youth Month Drawing “Catch the Savings Wave”

1. Eligibility: No obligation necessary to participate and win. All participants must be parents or legal guardians of the New Wave Saver (minor) and be of legal age in their state of residency at time of contest participation.

2. How to Enter Contest: Contest starts April 1, 2026, at 9:00 A.M., and ends April 30, 2026, at 5:00 P.M. To enter, participants must have or open a New Wave Savers Youth Account and be a Joint Owner of that New Wave Savers Youth Account with the minimum \$5 Share requirement starting 4/1/26, through 4/30/26. New and existing New Wave Savers Youth Account holders will be entered into the contest when they deposit \$5 or more into their account during contest time-period. Additional \$5 or more deposits made throughout the month of April will count as additional Entries. Deposits must be made by visiting a branch. Electronic transfers or deposits will not count as an Entry. Only one qualifying deposit per day will count as an entry; multiple deposits made in a single day will only count as one entry.

NO PURCHASE NECESSARY: To enter the contest without an entry, send self-addressed, stamped envelope to: New Horizons CU, P.O. Box 2966, Mobile, AL 36652, ATTN: Marketing Department “Youth Month.” Mailed entries must contain a full name, address, phone number, email address, and a 250-word maximum essay on what “*Catch the Savings Wave*” means to you which must be received by 4/30/26. One entry per envelope. No copies allowed.

New Horizons Credit Union will not be responsible for incomplete, lost, late, misdirected, illegible entries, or for failure to receive entries. All entries become property of New Horizons Credit Union, and none will be returned. Any questions regarding the number of Entries submitted shall be determined by New Horizons Credit Union in its sole discretion, and New Horizons Credit Union reserves the right to disqualify any entries by persons determined to be tampering with, violating, or abusing any aspect of the contest.

3. Contest Entry Requirements: In the event the Credit Union, in its sole discretion, determines that any entry does not comply with these Official Rules or does not otherwise comply with regulatory guidelines, the Credit Union reserves the right to disqualify the entry.

4. Determining the Winner: A Credit Union contest committee will draw three (3) random winners from all entries received, with first place being the first random name drawn, etc. Three (3) winners will be announced via New Horizons Credit Union Facebook by Friday, May 22, 2026, at 10 A.M. CT. The winners do not have to be present to win. The winners will be contacted via phone or email. The winners will be responsible for picking up the prize at a designated New Horizons CU office.

5. Prizes: Grand Prize: One (1) \$100 VISA® Gift Card will be awarded to the first-place winner. Second Place: One (1) \$50 Visa® Gift Card will be awarded to the second-place winner. Third Place: One (1) \$25 VISA® Gift Card will be awarded to the third-place winner. Federal, state, and local taxes are the sole responsibility of the winner. Odds of winning depends on the number of entries – example: 100 entries mean odds of 1 in 100 of winning.

A Credit Union employee will attempt contact with the prize winners up to three (3) times. Failure of the winners to claim prize may result in disqualification of winner, forfeiture of his or her interest in all prizes. Winners will be required to pick up prize at a New Horizons Credit Union branch in person, providing proof of eligibility for prize won, and completing and signing an affidavit of eligibility and a liability and publicity release. Failure of any winner to timely visit the Credit Union in person and sign and return any required affidavit and release, or to claim a prize or comply with any term or condition of these Official Rules, will result in winner’s disqualification and the forfeiture of his or her interest in the prize. Winners may waive their right to receive prizes. Prizes are non-assignable and nontransferable. No substitutions allowed by winner. Prizes and individual components of prize packages are subject to availability and the Credit Union reserves the right to substitute prizes of equal or greater value.

6. Participation: By participating, entrants agree to be bound by these Official Rules and the decisions of the Contest. Participants agree to be contacted by the Credit Union. Except where prohibited, acceptance of any prize constitutes winner's consent to the publication of his or her name, biographical information, and likeness in any media for any commercial or promotional purpose, without limitation the Internet, or further compensation. Prizes not won and claimed by eligible winners in accordance with these Official Rules will not be awarded and will remain the property of the Credit Union.