

OFFICIAL RULES & FULL PROMOTIONAL DISCLOSURE

Heritage South Credit Union – Get On Board Promotion

1. Sponsor

Heritage South Credit Union, 60 Gene E. Stewart Blvd, Sylacauga, AL 35150. HSCU is federally insured by the National Credit Union Administration (NCUA).

2. Promotion Period

The Promotion begins at 12:00 a.m. CT on March 2, 2026 and ends at 11:59 p.m. CT on July 31, 2026. Mail-in entries must be postmarked by July 31, 2026 and received within five (5) business days after the Promotion Period ends.

3. Eligibility

Open to natural person members age 18 or older who are legal residents of Alabama and in good standing at time of entry and prize award. Business accounts may qualify for incentives; however, only natural persons are eligible for the cruise drawing. Employees and household family members may be excluded from the cruise drawing. Void where prohibited by law.

4. No Purchase Necessary

No purchase, account opening, loan, or financial transaction is required to enter or win. To enter without qualifying activity, mail a handwritten 3x5 card with your name, address, phone number, email address, and 'Get On Board Entry' to: Heritage South Credit Union, Attn: Get On Board Promotion, 60 Gene E. Stewart Blvd, Sylacauga, AL 35150. Limit one mail-in entry per person.

5. How to Earn Entries

New members may earn up to seven (7) entries for qualifying products funded with new money and maintained for 90 days. Referrals require identification at account opening and documented confirmation with a note placed on the referring member's account. New money loans funded during

the Promotion Period qualify for prize tiers as follows: \$2,500–\$10,000: Level 1 Gift; \$10,001–\$30,000: Level 2 Gift + one (1) entry; \$30,001 and above: Level 3 Gift + one (1) entry. Loans subject to credit approval.

6. Entry Limitations

There is no limit to referral-based or loan-based entries unless otherwise stated. HSCU reserves the right to disqualify entries resulting from fraud, abuse, or rule violations. All entries become property of HSCU.

7. Prize Details

Grand Prize: One (1) Cruise for Two. Approximate Retail Value (ARV): \$1,500. Prize includes cruise fare for two based on double occupancy. Excludes airfare, port charges, government taxes, fees, gratuities, ground transportation, travel insurance, onboard expenses, and incidental costs. Winner may elect to receive a \$500 cash prize in lieu of the cruise. Cruise certificate must be registered within 45 days and is valid for 18 months after registration. Prize is non-transferable and has no cash value except for the stated cash alternative option.

8. Drawing & Odds

Winner will be selected by random drawing within 30 days after July 31, 2026. Odds depend on total eligible entries received. Winner need not be present to win.

9. Tax Reporting

Because the Approximate Retail Value of the cruise prize is \$1,500, the winner will receive IRS Form 1099-MISC as required by federal law. If the \$500 cash option is selected, that amount may also be reported for tax purposes. Winner is responsible for all applicable federal, state, and local taxes.

10. Account Requirements

Accounts must remain open and in good standing at time incentives are distributed. Minimum balance requirements and fees may apply. See Truth-in-Savings disclosures for details.

11. Limitation of Liability

HSCU is not the cruise or travel provider and is not responsible for cancellations, delays, injuries, losses, or expenses arising from travel. Participation is subject to third-party provider terms and conditions.

12. General Conditions

HSCU reserves the right to modify, suspend, or terminate the Promotion at any time and to interpret the rules at its sole discretion. All decisions are final.

13. Governing Law

This Promotion is governed by the laws of the State of Alabama and applicable federal regulations.

14. Privacy

Information collected in connection with this Promotion will be handled in accordance with HSCU's Privacy Policy.

15. NCUA Disclosure

Heritage South Credit Union is federally insured by the National Credit Union Administration (NCUA).