

Official Rules for First Financial's 2023 Cash for You Sweepstakes

1. Eligibility:

First Financial of Maryland Federal Credit Union's ("FFFCU") 2023 Cash for You Sweepstakes (the "Sweepstakes") is open to all FFFCU members in good standing and are legal residents of the 50 United States and the District of Columbia, and who are 18 years of age and older at the time of the Eligible Card purchase (see below). The Sweepstakes is subject to all applicable federal, state, local laws, and regulations. Void where prohibited by law. Promotion excludes Health Savings (HSA), Business, Trust, Representative Payee, Custodial and other special accounts. Sweepstakes eligibility is determined by FFFCU. Eligibility determination is final.

Employees and Board Members of FFFCU, its subsidiaries, affiliates and advertising, promotion and service agencies are not eligible to participate.

2. Sweepstakes Period:

The Sweepstakes begins on November 24, 2023 at 12:00:01 a.m. Eastern Standard Time ("EST") and ends December 1, 2023 at 11:59:59 p.m. EST (the "Sweepstakes Period").

3. How to Enter:

Eligible Card Purchases (as defined below) conducted by a member in good standing will automatically receive one (1) entry for a chance to win in the Sweepstakes for each posted signature-based purchase transaction made during the Sweepstakes Period with an Eligible Card. Posted transactions are those appearing on the official account statement for the Sweepstakes Period.

Eligible Cards are FFFCU issued Visa® debit cards and FFFCU Visa® credit cards ("Visa"). Eligible "Digital Wallet" purchases (which means the Apple, Google, Microsoft, Samsung, Fitbit and Garmin digital wallet(s) to which an Eligible Card has been provisioned) and online purchases using an Eligible Card during the Sweepstakes Period will also receive one (1) entry for each posted transaction.

All entries will be deemed to be earned by and for the primary account holder, regardless of whose name appears on the eligible card or who performs the transaction.

The following transactions are not eligible for entries into the Sweepstakes: cash advances, ATM transactions, credit vouchers, pin-based (POS) transactions, balance transfers, credit insurance premiums, debt cancellation program fees and other non-purchase transactions, as well as account fees per FFFCU's Schedule of Fees, service charges or interest charges of any kind.

FFFCU does not assume liability for declined or blocked transactions, processing errors, mechanical/computer errors, merchant errors or any other error/issue that prevents or

prevented a card transaction. FFFCU does not assume liability for replacement card production and/or delivery time impacting entries, regardless of reason for card replacement.

4. Prizes and Value:

Ten (10) prizes of \$250.00 will be awarded at the conclusion of the Sweepstakes Period. Total maximum value of all prizes is \$2,500.00. Prize will be awarded in the form of a \$250.00 cash deposit to the winner's share ID 01 account.

5. Drawing/Odds:

Random drawing will be conducted on or about five (5) business days at the conclusion of the Sweepstakes Period from all eligible entries. Odds of winning a prize depends on the number of eligible entries received during the Sweepstakes Period. FFFCU's decisions shall be final and binding on all matters relating to the Sweepstakes drawings. A prize is limited to one (1) to the same member.

6. Winner Notification and Prize Claims:

Sponsor anticipates the Winners will be contacted either by phone, email or mail within ten (10) business days after the conclusion of the Sweepstakes Period. Prize deposits will be awarded by Sponsor on or around December 20, 2023.

Winner's share ID 01 account must remain open and in good standing at time of attempted deposit or prize will be forfeited. Winners are subject to verification, including verification of age. Sponsor is not responsible for any change of mailing address, email address, and/or telephone number of entrants. If a prize notification or prize is unclaimed or returned as undeliverable or if potential winner is found to be ineligible or not in compliance with these Official Rules, the prize will be forfeited and an alternate winner may be contacted and awarded the prize. Prizes may not be awarded if not properly claimed.

By acceptance of the prize, Winners agrees to the use of their name and/or likeness for advertising and publicity purposes by FFFCU and its agents in all media without compensation, except where prohibited by law.

7. Additional Terms:

Prize cannot be redeemed for cash or substituted for another prize and is non-transferable. All entrants, by participating in the Sweepstakes, or by acceptance of prize, acknowledge compliance with these Official Rules and agree to release and hold FFFCU, their respective affiliates and subsidiaries, and each company's respective officers, directors, employees, independent contractors, representatives, and agents ("Releasees") harmless from all liability and against any claim or cause of action arising out of participation in the Sweepstakes or the receipt, redemption or use of a prize, including any injuries, death, damages of any kind sustained in connection with the use, acceptance, possession or awarding of any prize. By participating in this Sweepstakes, you agree to be bound by the Official Rules and by the decisions of the Administrator, which are final and binding on all matters and by acceptance of a prize, winners agree to the use of their names and/or likeness for advertising and publicity

purposes by FFFCU and its agents in all media without compensation, except where prohibited by law. FFFCU reserves the right to modify prize award procedures at its discretion. FFFCU reserves the right to change terms or discontinue this Sweepstakes at any time, with or without advance notice.

8. Limitation of Liability:

Releasees are not responsible for printing, typographical, human or other errors of any kind in any Sweepstakes-related materials; or for applications that are illegible, lost, misdirected, or fail to enter into the processing system; or are processed, reported, or transmitted late or incorrectly; or are lost for any reason, including computer, telephonic, paper-transfer, or human error, or electronic, computer, or telephonic malfunction, damage, error, omission, interruption, defect, delay in operation or transmission, or any combination thereof. If, for any reason, this Sweepstakes is not capable of running as planned, or infection by computer viruses, bugs, or tampering, unauthorized intervention, fraud, actions of entrants, technical failures, or any other causes corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, FFFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend the Sweepstakes. The Sweepstakes is offered only in the United States and is governed by the laws of the state of Maryland, and entrant consents to jurisdiction and venue in, and agrees that all claims and disputes must be resolved in the federal or state courts in Maryland. Entrants agree that Releasees have not made nor are in any manner responsible or liable for any warranty, representation or guaranty, statutory, express or implied, related to this Sweepstakes.

9. Sponsor: First Financial of Maryland Federal Credit Union, 72 Loveton Circle, Sparks, MD 21152