

Official Rules for the 2026 #FFFCULikeForACause Instagram Campaign

1. Eligibility:

First Financial Federal Credit Union's ("FFFCU") 2026 #FFFCULikeForACause is open to those who have an Instagram account. Participants do not need to be current FFFCU members. The campaign is subject to all applicable federal, state, local laws, and regulations. Void where prohibited by law. No purchase necessary.

2. Donation Period:

The Donation Period begins on August 4, 2026 at 12:00:01 p.m. Eastern Daylight Time ("EDT") and ends August 5, 2025 at 11:59:59 a.m. EDT (the "Donation Period"). Likes and shares after the donation period will not be counted or contribute to the dollar amount of FFFCU's donation.

3. How to Participate:

No purchase is necessary. During the Donation Period, participants must 'like' the official #FFFCULikeForACause graphic on FFFCU's Instagram page at <https://www.instagram.com/fffcuofmd/>. Each like is equivalent to a \$1 donation. Each share of the #FFFCULikeForACause graphic on a user's story with the hashtag "#FFFCULikeForACause" is equivalent to a \$1 donation.

Incomplete entries or entries which are not in alignment with the requirements will be disqualified. FFFCU is not responsible for problems with the entries, including but not limited to entries which are late, incomplete, or cannot be completed due to electronic or technical difficulties, even if the problem is the result of the sole or partial negligence of FFFCU. #FFFCULikeForACause is in no way sponsored, endorsed or administered by or associated with Instagram.

4. Donation Amount:

At the conclusion of the Donation Period, the total number of likes and shares will be counted under the supervision of FFFCU and announced within one (1) business day. The Donation Amount will be posted on FFFCU's social media platforms and FFFCU's Community website.

FFFCU will donate the dollar amount of likes and shares, up to the maximum donation, to Accomack County Public Schools (ACPS), The Education Foundation of Baltimore County Public Schools (BCPS), Carroll County Public Schools (Carroll County PS), Cecil County Public Schools (Cecil County PS), Somerset County Public Schools (SCPS), and Worcester County Public Schools (WCPS) (the "Beneficiaries").

5. Limitations:

FFFCU will donate a maximum of \$3,000 divided amongst the six (6) Beneficiaries. Each Beneficiary is eligible for up to a \$500 donation, depending on the number of likes and shares.

6. Additional Terms:

All participants, by liking the #FFFCULikeForACause Instagram post, 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 #FFFCULikeForACause. FFFCU reserves the right to change terms or discontinue this post at any time, with or without advance notice.

7. Limitation of Liability:

Releasees are not responsible for printing, typographical, human or other errors of any kind in any #FFFCULikeForACause-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, #FFFCULikeForACause 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 #FFFCULikeForACause, FFFCU reserves the right at its sole discretion to disqualify any entry or entrant and/or to cancel, terminate, modify, or suspend #FFFCULikeForACause. #FFFCULikeForACause 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 #FFFCULikeForACause.

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