First Financial of Maryland FCU's
2026 Halloween Pet Sweepstakes

OFFICIAL RULES

NO PURCHASE/APPLICATION NECESSARY
PURCHASE/APPLICATION DOES NOT IMPROVE ODDS OF WINNING
EACH ENTRY HAS AN EQUAL CHANCE OF WINNING

First Financial of Maryland FCU's ("First Financial") 2026 Halloween Pet Sweepstakes ("Sweepstakes") is governed by these official rules ("Official Rules"). By participating in the Sweepstakes, each entrant agrees to these Official Rules. Results of the Sweepstakes are final in all respects. The Sweepstakes is subject to all federal, state, and local laws and regulations, and is void in Alaska, Florida, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise prohibited by law.

An entrant's odds of winning the Sweepstakes depend on the number of eligible entries received. You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Sweepstakes. For a copy of these Official Rules, send a self-addressed stamped envelope containing a request to "2026 Halloween Pet Sweepstakes," Attn: First Financial of Maryland FCU Marketing Department, 72 Loveton Circle, Sparks Glencoe, MD 21152, or go to www.firstfinancial.org.

Sweepstakes Period: The Sweepstakes starts on October 31, 2026 at 12:00 AM ET and ends on November 2, 2026 at 11:59 PM ET ("Sweepstakes Period").

Eligibility: The Sweepstakes is open to all First Financial members in good standing who are legal U.S. residents age 18 (or the applicable age of majority in the member's state if higher) or older. Employees of First Financial and/or any affiliated companies, advertising, and promotion agencies, are not eligible.

All federal, state, and local laws apply. Void where prohibited. First Financial and its affiliated and parent company, advertising and promotion agencies, are not responsible for printing, distribution or production errors and may rescind, cancel or revoke this Sweepstakes based upon any such error without liability and at their sole discretion.

To Enter: During the Sweepstakes Period, members must perform the following action on First Financial's Facebook page to receive one (1) entry for a chance to win.

1. LIKE the official 2026 Halloween Pet Sweepstakes post
2. COMMENT with a photo of your pet dressed in their favorite Halloween costume or fall outfit

All entries must be received during the Sweepstakes Period, by November 2, 2026 at 11:59 PM ET. Limit one entry per person for the entire Sweepstakes Period. Any additional entries are void and will not be counted. Each entry has an equal chance of winning. First Financial will not verify receipt of entries. Incomplete entries or entries which are not in alignment with the requirements will be disqualified. First Financial and its advertising and/or promotions agencies are not responsible for lost, late, illegible, misdirected or stolen entries or transmissions, or problems of any kind whether mechanical, human, or electronic , even if the problem is the result of the sole or partial negligence of First Financial.

You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of First Financial.

This promotion is not sponsored, endorsed, administered by or associated with Meta or Facebook.

Prize Details: First Financial will award three (3) prizes of $50 Chewy e-gift cards to three (3) winners based upon a random drawing of all eligible entries and the winner's acceptance of the prize as set forth below. The total maximum prize value is $150. First Financial shall award the prize in the form of an electronic gift card only to the email address on file.

The prize may not be transferred, assigned, or substituted. All taxes on the prize are the sole responsibility of the winner and First Financial will report all prize winnings to the appropriate state and federal agencies as required by applicable law.

ODDS OF WINNING DEPEND ON THE NUMBER OF QUALIFIED ENTRIES RECEIVED.

Drawing and Awarding of Prize(s): Winner will be selected in a random drawing from among all eligible entries received. Drawing will take place on or about November 6, 2026. Drawing and awarding of the prize will be conducted by First Financial, whose decisions on all matters relating to this Sweepstakes are final. First Financial will attempt to notify the prize winner via the Facebook Comment post stream and a private message. First Financial shall attempt to notify the winner for approximately five (5) business days from the date of the drawing. Winner is subject to verification and must claim their prize within five (5) business days from the winner notification.

If First Financial receives no response from the winner after attempting to contact him or her for five (5) business days, the winner will forfeit the prize (by entering, all entrants agree they will have no recourse if they fail to respond or execute the release as described herein). As soon as practicable thereafter, First Financial will select an alternate entrant at random from all remaining eligible entries as set forth herein. All entrants agree that if they win, First Financial may use their names or likeness for advertising and publicity purposes without additional compensation (except where prohibited).

Liability: By participating in this Sweepstakes, entrants and the winner release and waive all right to, and hold harmless First Financial, its agents, affiliates, officers, employees, and representatives, and its advertising and promotions agencies, along with Facebook, Inc., X Corp., and/or any other websites used for the promotion of the Sweepstakes, from, any injury, loss, damage or expense arising out of or in any way in connection with participation in this Sweepstakes and/or the awarding, acceptance, use or misuse of any prize. First Financial, its agents, affiliates, officers, employees, and representatives, and its advertising and promotions agencies, along with Facebook, Inc., X Corp., and/or any other websites used for the promotion of the Sweepstakes, are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of the prize awarded or participation in this Sweepstakes. First Financial is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. First Financial reserves the right to disqualify entrants who fail to follow these

Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of the prize.

Dispute: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of entrant, winner, and First Financial in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of Maryland, USA, without regard to choice of law rules. The decisions of First Financial are final and binding in all matters relating to this Sweepstakes. These Official Rules may not be published or otherwise reproduced elsewhere, in whole or in part, without the written consent of First Financial, which claims all applicable rights to these Official Rules. Disputes which cannot be resolved between the parties and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively, before a court located in or closest to [Sparks Glencoe, MD], having competent jurisdiction, which courts shall apply the laws of the State of Maryland, USA without regard to its conflict of law provisions. Further, in any dispute, under no circumstances will an entrant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than the entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrants further waive all rights to have damages multiplied or increased. The parties agree not to raise any issue related to forum *non conveniens*. If any provision of these Official Rules is held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

Restrictions: This Sweepstakes is subject to all applicable federal, state, and local regulations. Offer void in Alaska, Florida, Hawaii, New York, Puerto Rico, Rhode Island, and where otherwise restricted or prohibited by law.

List of Winner(s): For a list of the winner, send a self-addressed, stamped envelope to: "2026 Halloween Pet Sweepstakes Winner," Attn: First Financial of Maryland FCU Marketing Department, 72 Loveton Circle, Sparks Glencoe, MD 21152.

Sponsor: First Financial of Maryland FCU, 72 Loveton Circle, Sparks Glencoe, MD 21152. The Sweepstakes is in no way sponsored, endorsed, or administered by, or otherwise associated with, Facebook, Inc. and/or X Corp., and/or any other websites used for the promotion of the Sweepstakes.

THE SWEEPSTAKES IS VOID WHEREVER PROHIBITED BY LAW.