First Financial of Maryland FCU's
2026 American Education Week Giveaway

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 American Education Week Giveaway ("Giveaway") is governed by these official rules ("Official Rules"). By participating in the Giveaway, each entrant agrees to these Official Rules. Results of the Giveaway are final in all respects. The Giveaway 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 Giveaway 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 Giveaway. For a copy of these Official Rules, send a self-addressed stamped envelope containing a request to "2026 American Education Week Giveaway," Attn: First Financial of Maryland FCU Marketing Department, 72 Loveton Circle, Sparks Glencoe, MD 21152, or go to firstfinancial.org.

Giveaway Period: The Giveaway starts on November 16th at 12:00 AM EST and ends on November 20th at 11:59 PM EST ("Giveaway Period").

Eligibility: The Giveaway 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 Giveaway based upon any such error without liability and at their sole discretion.

To Enter: No purchase is necessary. During the Sweepstakes Period, participants must perform the following actions on First Financial's Facebook Page and/or First Financial's Instagram Page to receive one (1) entry per channel for a chance to win:

1. LIKE the official Giveaway Post
2. COMMENT one thing you love most about your school community

A total of four (4) winners will be chosen, consisting of two (2) winners from our Instagram post and two (2) winners from our Facebook post.

Eligible individuals may also enter the Giveaway by hand printing the words "2026 American Education Week Giveaway" and their full name, address, daytime phone number (including area code), e-mail address, and date of birth, on a 3x5 card and mailing it to "2026 American Education Week Giveaway," Attn: First Financial of Maryland FCU Marketing Department, 72 Loveton Circle, Sparks Glencoe, MD 21152. Mail-in Entries must be postmarked no later than November 18th

and received by First Financial by the end of the Giveaway Period. Proof of mailing does not constitute proof of delivery. First Financial is not responsible for lost, late, incomplete, misdirected, damaged, postage-due or illegible entries or mail. Mechanically reproduced entries will not be accepted. Limit one Mail-In Entry per outer mailing envelope per person. Once submitted, all entries become the property of First Financial.

All entries must be received during the Giveaway Period, by November 20th at 11:59 PM EST. Limit one entry per person for the entire Giveaway 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. 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.

Prize Details: First Financial will award four (4) total prizes based upon a random drawing of all eligible entries and the winner's acceptance of the prize as set forth below.

Four (4) prizes of $100 each. Total maximum value of all prizes is $400.00. Prize will be awarded in the form of a $100 deposit to the winner's share ID 01 account.

Unless otherwise requested in writing upon acceptance of the prize, First Financial shall award the prize through deposit into the winner's savings account with First Financial. If for any reason First Financial is unable to deposit the prize, then it shall disburse the prize through a check made payable to the winner and mailed to the residential address for the winner's account.

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 25th. Drawing and awarding of the prize will be conducted by First Financial, whose decisions on all matters relating to this Giveaway are final. First Financial will attempt to notify the prize winner via e-mail, phone, and/or mail using the e-mail address, address, and phone number on file for the account associated with entry or included on the Mail-in Entry. First Financial shall attempt to notify the winner for approximately five (5) business days from the date of the drawing. Upon receiving notification of winning, the winner must complete, sign, and return the Statement of Eligibility, Waiver of Liability, and Publicity Release, except where prohibited by law, to First Financial within five (5) business days of such notification. If First Financial receives no response from the winner after attempting to contact him or her for five (5) business days, or the winner fails to execute the Statement of Eligibility, Waiver of Liability, and Publicity Release within five (5) business days from receiving notification of winning, 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 Giveaway, 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 Giveaway, from, any injury, loss, damage or expense arising out of or in any way in connection with participation in this Giveaway 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 Giveaway, 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 Giveaway. 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 Giveaway. First Financial reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Giveaway 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 Giveaway, 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 Giveaway. 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 Giveaway, 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 Giveaway), 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 Giveaway 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 winners, send a self-addressed, stamped envelope to: "2026 American Education Week Giveaway 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 Giveaway 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 Giveaway.

THE GIVEAWAY IS VOID WHEREVER PROHIBITED BY LAW.