First Financial of Maryland FCU's
2026 Cash for You 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 Cash for You 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 Cash for You 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 November 15, 2026 at 12:00 AM ET and ends on December 13, 2026 at 11:59 PM ET ("Sweepstakes Period").

Eligibility: The Sweepstakes is open to all First Financial members in good standing at the time of transaction who are legal U.S. residents age 18 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: Members in good standing will automatically receive one (1) entry into the Sweepstakes upon completing five (5) eligible transactions using their First Financial issued Visa® debit or credit card during the Sweepstakes Period. Members may earn an additional entry by completing the qualifying transaction requirement with both card types, for a maximum of two (2) entries into the Sweepstakes.

Eligible transactions include PIN-based purchases, signature-based purchases, online purchases, and digital wallet purchases made using Apple Pay®, Google Pay™, Samsung Pay®, or Garmin Pay™ with an eligible First Financial Visa® debit or credit card that has been provisioned to the digital wallet.

Only transactions that post to the member's account and appear on the official account statement during the Sweepstakes Period will qualify.

All entries will be deemed to be earned by and for the primary accountholder, 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, balance transfers, credit insurance premiums, debt cancellation program fees and other non-purchase transactions, as well as account fees per First Financial's Schedule of Fees, service charges or interest charges of any kind.

Eligible individuals may also enter the Sweepstakes by hand printing the words "First Financial of Maryland FCU's 2026 Cash for You Sweepstakes" 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 Cash for You Sweepstakes," Attn: First Financial of Maryland FCU Marketing Department, 72 Loveton Circle, Sparks Glencoe, MD 21152. Mail-in Entries must be postmarked no later than December 9, 2026 and received by First Financial by the end of the Sweepstakes 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 Sweepstakes Period, by December 13, 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. 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 twenty (20) total prizes based upon a random drawing of all eligible entries and the winner's acceptance of the prize as set forth below.

Twenty (20) prizes of $250 each. Total maximum value of all prizes is $5,000. Prize will be awarded in the form of a $250 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 December 16, 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 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 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: “2026f Cash for You 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.