

**Gulf Coast Educators Federal Credit Union
Youth Month Sweepstakes Official Rules &
Qualifications**

1. ELIGIBILITY

All Gulf Coast Educators FCU Members in good standing are eligible. Good standing is defined as a member whose loans are up to date, and account balance must be within courtesy pay limit. No purchase or obligation necessary to enter or to receive any prize. Entrants must be legal U.S. residents. For minor account holders under the age of eighteen (18), a parent or legal guardian must be listed as a joint owner on the account. In the event the entrant is a minor, the parent or legal guardian will be considered the official entrant and must meet all eligibility requirements. Prize is non-transferable. Sweepstakes is subject to all applicable federal, state and local laws and regulations and is void where prohibited by law.

2. PROMOTIONAL PERIOD

The Sweepstakes dates are April 1 - April 30, 2026.

3. TWO WAYS TO ENTER

1. During the promotion period, eligible members who open a new youth account will automatically be entered in the sweepstakes for a drawing to win one of the two \$100 grand prizes.

2: To enter the sweepstakes without having a qualifying entry, clearly print your name, address, telephone number and the words "Youth Month Sweepstakes" on a 3" x 5" card and mail the card to: "Youth Month Sweepstakes", Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Entries received by mail will be eligible to win one of two grand prizes of \$100, if they are selected in the random drawing. Entries must be mailed in order to be received by sponsor before April 30, 2026. Sponsor is not responsible for misdirected, damaged, illegible, postage-due, or incomplete entries not received by the deadline. Members may mail as many entry cards as they wish. MEMBERS WHO ARE ENTERED AUTOMATICALLY BY OPENING A NEW YOUTH ACCOUNT AS DESCRIBED ABOVE AND MEMBERS WHO ENTER BY MAIL SHALL HAVE THE SAME ODDS OF WINNING.

4. GENERAL CONDITIONS

By participating, you agree to be fully and unconditionally bound by these Official Rules & Qualifications, and you represent and warrant that you meet the eligibility requirements set forth herein. Decisions made by Sponsor are final. By entering the sweepstakes, you agree to be bound by the decisions of Sponsor and these Official Rules & Qualifications. You and your entries may be disqualified if you attempt to circumvent the Official Rules & Qualifications. The sweepstakes is subject to all applicable federal, state and local laws. Winners who are of legal age, by entering the sweepstakes, agree to grant the Sponsor the right to print, publish, broadcast and use, in any media including, but not limited to, the World Wide Web, at any time or times, their names and pictures for Sponsor's advertising and promotional purposes without additional consideration. Further, by accepting a sweepstakes prize, winners agree to release Sponsor from any and all liability arising from acceptance, possession, use, loss or misuse of the prize.

5. **DRAWING:** Eligible entries automatically generated and those received by the deadline by mail will be eligible for a chance to win one of the two \$100 grand prizes. The prize drawings will be held on May 1, 2026.

6. **ODDS OF WINNING & TAX LIABILITY**
Odds of winning depend on the total number of entries automatically generated and those received by mail by 11:59 pm CST on the sweepstakes deadline. Need not be present to win. If the selected winner is a minor, the prize will be awarded to the parent or legal guardian listed as the joint owner on the account, who will be deemed the official winner for all purposes. The parent or legal guardian is responsible for any and all applicable federal and state income taxes associated with the awarding of the prizes. Sponsor may be required to file a 1099-MISC tax form in the name of the parent or legal guardian of the Grand Prize for the value of the prize. The cash value of the Grand Prize may be needed on the federal tax return of the parent or legal guardian as taxable income. Please consult your tax advisor.

7. **GRAND PRIZE DESCRIPTION**
Two winners will receive \$100 deposited into their New Youth Account; however, if the winner is a minor, the parent or legal guardian listed on the account will be considered the official winner.

8. **WINNER NOTIFICATION**
Parent or legal guardian of the winner of the prize will be notified by telephone and/or e-mail and will be required to complete, sign and return a Sponsor-supplied Affidavit of Eligibility/Liability Release/Publicity Release form within 14 days of being informed they are the winner. Failure to do so will result in forfeiture of the prize and a new winner will be selected by random drawing from all eligible entries. Sponsor shall have no liability for the winner's failure to receive notices due to winners' spam, junk e-mail or other security setting or for winners' provision of incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is found to be ineligible, fails to claim their prize within 14 days from the time an award notification was sent to winner, or fails to timely return a completed and executed declaration and releases as required, prize may be forfeited, and an alternate winner selected.

9. **PUBLICITY**
The winner agrees to permit Sponsor to utilize his/her name and likeness in promotional and other Sponsor materials, without additional compensation or permission, except where prohibited by law.

10. LIMITATIONS OF LIABILITY

Sponsor is not responsible for any injury, loss or damage or any other liability of any kind resulting from use of a prize won from Sponsor in this sweepstakes.

The promotion and drawing are governed by these Official Rules & Qualifications and the laws of the State of Texas. Any dispute regarding the sweepstakes shall be resolved only in a state or federal court location in or near Pasadena, Texas.

11. WINNERS NAME

For the name of the winner, send a stamped, self-addressed envelope to: Youth Month Sweepstakes, Gulf Coast Educators Federal Credit Union, 5953 Fairmont Parkway, Pasadena, Texas 77505. Requests for the winners' name must be received by May 1, 2026.