

**Mountain America Credit Union
BYU Ultimate Tip-Off Experience—Official Rules and Consent**

No Purchase Necessary To Enter or Win. Some restrictions apply. Void where prohibited. The Mountain America Credit Union BYU Ultimate Tip-Off Experience runs from 12:01 a.m. Mountain Time (MT) on February 7, 2026, until 11:59 p.m. MT on February 24, 2026. All entries must be received by 11:59 p.m. MT on February 24, 2026. One (1) winner will be drawn at the conclusion of this giveaway after February 24, 2026 and before March 3, 2026. The Giveaway is sponsored by Mountain America Federal Credit Union (“Mountain America Credit Union”). To receive a hard copy of the rules, please send a self-addressed stamped envelope to BYU Ultimate Tip-Off Experience, c/o Mountain America, 9800 South Monroe Street, Sandy, UT 84070. Vermont residents may exclude return postage for Official Rules.

Eligibility. The Giveaway is open to legal residents of the United States of America (other than the states of Tennessee and California and recognized U.S. territories) who are eighteen (18) years of age or older as of the beginning of the Giveaway. Employees or agents of Mountain America Credit Union and its subsidiaries, affiliated entities, or entities associated with the sponsorship or administration of the Giveaway (collectively, the “Sponsor”), as well as members of the same household of any such employee or agent, are not eligible to participate. The phrase “members of the same household” includes spouses, siblings, parents, children, grandparents, grandchildren, in-laws, and any other persons residing at the same household, whether or not related. There can be no more than one (1) winner of Mountain America Credit Union–sponsored Giveaways per household per calendar year. This Giveaway is void where prohibited by law.

Consent. By entering this Giveaway, entrants agree to receive marketing emails from Sponsor about our products, services, and special offers. Entrants understand they can unsubscribe at any time using the link provided in each email. Please see the Online Privacy Notice on macu.com for more information about how we handle your personal data.

How To Enter. Entrants may enter the Giveaway by: A participant may earn one (1) entry/chance to win by completing the entry form by 11:59 p.m. MT on February 24, 2026. To enter by mail, an entrant must send a self-addressed stamped envelope, along with their name, address, telephone number, and email address to BYU Ultimate Tip-Off Experience, c/o Mountain America, 9800 South Monroe Street, Sandy, UT 84070.

Prizes and Odds. One (1) winner will be selected at random to receive the Ultimate Tip-Off Experience (Two (2) lower bowl tickets to the BYU Cougars vs. Texas Tech game on March 7, 2026, \$50 concessions credit, exclusive BYU swag bags, opportunity to watch warmups from the bench, opportunity to high-five players in the team tunnel, and experience team introductions on the court) at the conclusion of this giveaway on February 24, 2026. Actual odds of winning vary depending on the number of entrants. Each participant may only win one (1) Ultimate Tip-Off Experience. Attempts made by the same individual to submit multiple entries by using multiple or false contact information will result in the forfeit of the individual's entry and chance to win.

Notification. Winners will be notified by email (or telephone, where applicable) by March 3, and winners may be required to sign an Affidavit of Eligibility and Liability Release as well as a Publicity Release. In the event of noncompliance with these Official Rules, or if the prize is unclaimed or returned as undeliverable, the prize will be forfeited and awarded to an alternate winner determined by Sponsor.

LIMITATION OF LIABILITY AND RELEASE. SPONSOR ASSUMES NO RESPONSIBILITY FOR TECHNICAL FAILURES OF ANY KIND, OR FOR ENTRIES THAT ARE STOLEN, MISDIRECTED, INCOMPLETE, DELAYED BY COMPUTER TRANSMISSIONS, LOST, LATE, ILLEGIBLE, OR

MUTILATED. SPONSOR IS ALSO NOT RESPONSIBLE FOR ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY WEBSITE USERS OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE GIVEAWAY OR BY ANY TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE PROCESSING OF SUBMISSIONS IN THE GIVEAWAY. SPONSOR RESERVES THE RIGHT AT ITS SOLE DISCRETION TO CANCEL, TERMINATE, MODIFY, OR SUSPEND THE GIVEAWAY OR ANY PARTICIPANT'S ENTRY. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE GIVEAWAY MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR MAY DISQUALIFY ANY PARTICIPANT IF, IN SPONSOR'S SOLE DISCRETION, SPONSOR DETERMINES THE PARTICIPANT IS IN VIOLATION OF ANY RULE, AND PARTICIPANT WAIVES ALL RIGHTS RELATED TO THIS DETERMINATION. SHOULD SPONSOR CHOOSE NOT TO ENFORCE ANY TERM OF THESE OFFICIAL RULES, IT SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

Governing Law and Disputes. All participants agree to abide by these Official Rules and by the decisions of the Sponsor. This Giveaway is governed by the laws of the state of Utah. All federal, state, and local laws and regulations apply. Sponsor reserves the right to terminate or modify the Giveaway in its sole discretion. Except where prohibited, all participants agree that: (a.) Any and all disputes, claims, and causes of action arising out of or connected with this Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the Utah State District Court in and for the Salt Lake County, state of Utah; (b.) Any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway, but in no event, attorneys' fees; and (c.) Under no circumstances will participants be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental, and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Giveaway, shall be governed by, and in accordance with, the laws of the state of Utah, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the state of Utah.

Miscellaneous. Giveaway prizes are nontransferable, and prizes may not be substituted for or redeemed for cash, except upon the Sponsor's sole discretion. All decisions of Sponsor with respect to the Giveaway are final. Payment of any and all federal, state, and local taxes is the sole responsibility of the prize winner(s). [If the market value of the prize is \\$600.00 or more, the winner will be required to prepare and deliver to Mountain America Credit Union an IRS form W-9 and the winner will receive an IRS tax form 1099-MISC for the tax year in which the prize is awarded.](#)

Right To Cancel or Modify the Giveaway. At Sponsor's discretion, it reserves the right to cancel or modify the Giveaway at any time and for any reason.

Sponsor. Mountain America Federal Credit Union.