

**Mountain America Federal Credit Union (“Mountain America Credit Union”)
Teacher Giveaway—2026 Official Rules and Consent**

No Purchase Necessary To Enter or Win. Some restrictions apply. Void where prohibited. The Mountain America Credit Union 2026 Teacher Giveaway will run from Wednesday July 1, 2026, through the Show Up For Teachers Conference (the “Conference”) on Thursday, July 9, 2026. Entries will be accepted via mail and during the Conference until the winner is selected. One (1) winner will be drawn during the Conference. The Giveaway is sponsored by Mountain America Credit Union. To receive a hard copy of the rules, please send a self-addressed stamped envelope to 2026 Teacher Giveaway, 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 Utah educators employed by a recognized public, private, or charter K-12 school, who are eighteen (18) years of age or older as of the date of the Conference. 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: (1) filling out an entry form at the Conference, or (2) mailing an entry form to 2026 Teacher Giveaway, c/o Mountain America, 9800 South Monroe Street, Sandy, UT 84070. Mailed entry forms must be received by Mountain America Credit Union on or before Wednesday, July 8, 2026.

Prizes and Odds. One (1) winner will be selected at random to receive a prize of \$500.00 to be used for classroom purposes, and not personal (either educator or student) expenses. Winner understands and agrees that the prize money will be delivered directly to the school where winner is employed. Actual odds of winning vary depending on the number of entrants. 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. Winner will be notified by telephone (or email, where applicable), and winners may be required to sign an Affidavit of Eligibility and Liability Release as well as a Publicity Release. Winner will also be required to provide payment information for their employer. 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).

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.