

-OFFICIAL RULES-

Ultimate Fan Cave Giveaway

1. SPONSORS

The Forever True Card Ultimate Fan Cave Giveaway (“Giveaway”) is sponsored by Community Choice Credit Union (“Sponsor”), 6163 NW 86th St, Suite 105, Johnston, IA 50131.

2. ELIGIBILITY

The Giveaway is open only to legal residents of Iowa who are 18 years of age or older at the time of entry. Void outside Iowa and where prohibited or restricted by law. Employees of Sponsor and their immediate family/household members are not eligible.

3. AGREEMENT TO OFFICIAL RULES

Participation in the Giveaway constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning the Giveaway is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The Sponsor reserves the right to disqualify a participant if the Giveaway rules are violated in any way.

Official Rules are available during regular business hours at Sponsor’s location: 6163 NW 86th St, Suite 105, Johnston, IA 50131. Official Rules will be provided upon request.

4. GIVEAWAY PERIOD

The Giveaway begins on May 16, 2026, and ends on July 31st, 2026, at 11:59 p.m. Central Time (“CT”). Entries made before or after the Giveaway period will be disqualified.

5. HOW TO ENTER

Visit www.ForeverTrueAccount.com and open a Forever True or True Debit Card to automatically receive one (1) standard entry into the Giveaway.

Alternatively, entrants may receive one (1) standard entry in the Giveaway by mailing a 3” x 5” index card with their handwritten full name, mailing address, phone number, birth date and email address. Entries must be mailed to:

Community Choice Credit Union

Attn: Forever True Card Ultimate Fan Cave Giveaway

6163 NW 86th Street, Suite 105

Johnston, Iowa 50131

Mail-in entries must be submitted in an envelope, postmarked by May 15, 2026, and received by May 18, 2026. Limit: one (1) entry per person, regardless of method of entry. No purchase is

necessary to participate or win. Opening a Forever True Account will not increase your chances of winning. The Giveaway is void where prohibited by law.

Entrants are required to provide the Sponsor with their legal name, home address, plus a valid, functioning email address (if applicable), and telephone number. By filling out the entry form, all entrants agree that the Sponsor may use their voice, name, photograph, and likeness for promotional purposes without additional compensation, where permitted by law. Mechanically reproduced, incomplete, illegible, or late entries will not be accepted. The Sponsor and their respective directors, officers, and members assume no responsibility for incorrect, invalid, terminated, or non-functioning email or lost, incomplete, late, illegible, or undelivered entries. Mail-in entries have an equal chance of winning.

6. PRIZE

One (1) winner will be selected for the following prize package:

Ultimate Fan Cave Package (Approximate Retail Value (“ARV”): \$2,169.96) – Drawing Date: On or around August 3, 2026

- One (1) Iowa State Branded Recliner (ARV: \$1,149.00)
- One (1) Iowa State Dart Board (ARV: \$169.99)
- One (1) Iowa State Marquee Sign (ARV: \$549.99)
- One (1) 115 Can Beverage Cooler (ARV: \$299.99)

Prize is not transferable, not redeemable for cash, and Sponsor reserves the right to substitute a prize of equal or greater value if necessary.

7. GIVEAWAY ODDS

The odds of winning depend on the total number of eligible entries received.

8. PRIZE DRAWING

Winners will be selected in a random drawing from among all eligible entries received for the Prize on the applicable drawing date listed above.

9. WINNER NOTIFICATION

Potential winners will be notified via phone and/or email using the contact information on their Forever True Account or on their mail-in entry form. The potential winner must respond within forty-eight (48) hours of notification and may be required to complete and return an Affidavit of Eligibility, Liability Waiver, and, where lawful, a Publicity Release, as well as provide proof of residency and any necessary tax forms. Failure to respond or comply within the 48 hours will result in disqualification and selection of an alternate winner.

The Sponsor is not responsible for any incorrect or invalid contact information, undeliverable messages, or technical issues that may prevent successful notification.

10. GENERAL CONDITIONS

In the event that the operation, security, or administration of the Giveaway is impaired in any way for any reason, including but not limited to fraud or unauthorized human intervention or other technical problems, or in the event that the Giveaway is unable to run as planned for any other reason, as determined by the Sponsor in their sole discretion, the Sponsor may, in their sole discretion, either a) suspend the Giveaway to address the impairment and then resume the Giveaway in a manner that best conforms to the spirit of these Official Rules or b) award the Prize at random from among the eligible, non-suspect entries received up to the time of the impairment. The Sponsor reserves the right at their sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Giveaway or to be acting in violation of the legitimate operation of the Giveaway. Such activities may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages (including attorney fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. Decisions of the Sponsor are final. Sponsor may modify or terminate the Giveaway at any time. This promotion is not sponsored, endorsed, or administered by, or associated with, Iowa State University.

11. RELEASE AND LIMITATIONS OF LIABILITY

Giveaway participants agree to release and hold harmless the Sponsor and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Giveaway, and each of their respective officers, directors, employees, shareholders, representatives, and agents ("Released Parties") from and against any claim or cause of action arising out of participation in the Giveaway or receipt and/or use of the Prize. This includes but is not limited to:

- a) Technical errors associated with the Giveaway, such as lost, interrupted, or unavailable Internet Service Provider (ISP) access, or network, server, wireless service provider, or related connection errors. Said technical errors may also include the unavailability, limited accessibility, or miscommunication of a failed computer, satellite, telephone, cellular tower, or cable transmission line, or a technical failure or jumbled, scrambled, delayed, or misdirected transmission or computer hardware or software malfunction, or failure;
- b) Unauthorized human intervention in the Giveaway;
- c) Mechanical, electronic, human, and printing and/or typographical errors;
- d) Application downloads and/or failures;
- e) Any other errors or problems pertaining to the Giveaway, including, without limitation, errors that may occur in the administration of the Giveaway, the announcement of the winner, the cancellation or postponement of the event, or the incorrect downloading and processing of entries or any Giveaway-related materials;
- f) Injury, death, loss, or damage of any kind, to persons and/or property which may be caused, directly or indirectly, in whole or in part, from the entrant's participation in the Giveaway or acceptance, receipt, or misuse of the Prize (including any travel or activity related thereto). Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Giveaway, and in no event shall the entrant be entitled to receive attorney's fees; and/or

g) Incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Giveaway. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. DISPUTES

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the courts of Polk County, Iowa. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Giveaway, shall be governed by, and construed in accordance with, the laws of the State of Iowa, 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 Iowa.

13. LEGAL PROCESS

In the event that the Prize winner is subject to, or the subject of, any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (e.g., garnishment, child support order, judgment, lien, and the like) the Sponsor's delivery of the Prize to an official representative of the governmental entity claiming a right to the Prize shall be deemed to be the award of the Prize to the winner. The Sponsor shall be entitled to rely in good faith upon any documents presented by the representatives seeking to collect the Prize in lieu of the winner. The Sponsor shall not be liable for any claim by winner for damages incidental thereto.

14. FINANCIAL OBLIGATION

The winner assumes financial responsibility for all local, state, and federal taxes and any applicable fees based on the value of the Prize. In accordance with IRS regulations, the winner will be furnished a Form 1099 for the value of the Prize. For additional information, please consult with your tax advisor. The winner will be solely responsible for paying any such taxes. No other fees, taxes, or penalties will be paid by the Sponsor unless specifically outlined in these rules.

15. PRIVACY

Information submitted with a Giveaway entry is subject to the Sponsor's privacy policy described at <https://www.comchoicecu.org/learn/privacy-policy/>

16. WINNERS LIST

For the name of the Prize winners, available after August 31, 2026, send a self-addressed, stamped envelope to:

Community Choice Credit Union

Attn: The Forever True Card Ultimate Fan Cave Winner List

6163 NW 86th Street, Suite 105

Johnston, Iowa 50131