

Smart Financial Credit Union Direct Deposit Double Up Giveaway

OFFICIAL RULES.

NO PURCHASE NECESSARY TO ENTER OR WIN.

Smart Financial Credit Union DIRECT DEPOSIT DOUBLE UP GIVEAWAY: TWO (2) prize winners will be selected at random each month throughout the year 2024 beginning in May 2024. Each prize winner will receive a direct deposit for an amount equal to their total monthly Smart Financial checking account direct deposits, up to \$1,000 ("Prize"). Odds of winning are based on the number of eligible entries. Minimum direct deposit of \$50 aggregate per month required for entry.

SWEEPSTAKES ENTRY PERIOD: The Smart Financial Credit Union Direct Deposit Double Up Giveaway entry period begins 4/1/2024 at 12 a.m. and ends on 12/31/2024 at 11:59 p.m. (CST) ("Entry Period"). Entry into the Direct Deposit Double Up Giveaway does not constitute entry into any other promotion.

ELIGIBILITY: To be entered into the Smart Financial Credit Union Direct Deposit Double Up Giveaway, must be 18 years or older and have a recurring qualifying direct deposit of at least \$50 aggregate per month into a Smart Financial checking account; excludes Smart Scholar checking accounts. Account must be in good standing, as described in our Member Account Disclosures. A "qualifying direct deposit" is a direct deposit of regular monthly income — such as your salary, pension, or Social Security benefits, which are made by your employer or other payer — using account and routing numbers that you provide to them. Examples of non-qualifying transfers and deposits include the following: teller deposits, wire transfers, debit card transfers, ATM transfers or deposits, Online and Mobile Banking transfers or deposits. Smart Financial Credit Union employees, their immediate family members, and Board members are not eligible for this offer. Only individual persons may participate. Commercial account owners are excluded from this promotion. Registration or participation from any corporation or other entity shall not be accepted or considered valid. An account is eligible to win only once during the promotional period. By entering this sweepstake, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsor.

HOW TO ENTER: All eligible Smart Financial Credit Union checking accounts with a recurring qualifying direct deposit of at least \$50 aggregate per month will be entered for a chance to win. Limited one (1) entry per account, per person, per drawing. The giveaway is a rolling monthly sweepstake. Each month, the contest resets and accounts must meet the eligibility criteria during the month in question.

WINNERS: A total of two (2) winners will be randomly selected every month on or about the first week of the month from all eligible entries beginning May 2024. Smart Financial Credit Union will attempt to notify the potential winners within five (5) business days of selection by email or telephone number at the time of drawing. The prize will be deposited into the winner's Smart Financial checking account within thirty (30) calendar days of the drawing. Photo and/or testimonial is not a condition of winning. Winners may be asked to visit the nearest Branch to them to take a photo and/or provide a verbal testimonial concerning the giveaway. Acceptance of a cash prize constitutes permission to the Sponsor and its agents to use the winner's name and/or image for purposes of advertising and trade, without restriction and without further compensation. Winners of each monthly drawing will not qualify for future monthly drawings for the remainder of the sweepstakes, this includes the account that met the eligibility criteria. Prize

forfeiture will occur: if a potential winner(s) is (are) unreachable, if the prize notification is undeliverable, or if a potential winner declines acceptance of the prize. In these instances, Smart Financial Credit Union may award the prize to a randomly selected alternate potential winner.

Smart Financial Credit Union is not responsible nor shall have liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason. Smart Financial Credit Union is not responsible for any potential technical or difficulties that may arise during the automatic selection process. The potential winner of the Direct Deposit Double Up Giveaway is subject to verification by Smart Financial Credit Union, whose decision as to the administration and operation of the giveaway and the selection and verification of potential winner is final and binding in all matters related to the giveaway. All information submitted becomes the property of Smart Financial Credit Union and will not be acknowledged or returned. Void where prohibited or restricted by law. Entrants waive the right to assert, as a cost of winning the prize, any and all costs of redemption or travel to redeem the prize. The prize is non-transferable, and no substitution of prize is permitted. Smart Financial Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners will receive the appropriate tax reporting form at the beginning of 2025. All taxes, fees, surcharges, or liabilities relating to the prize are the sole responsibility of the winner. Payment of any federal state or local taxes will be the obligation of the winner, and any costs not specifically identified herein are the responsibility of the prize winner.