

Official Sweepstakes Rules

AMERICA'S CHRISTIAN CREDIT UNION COGIC Holy Convocation 2025 SWEEPSTAKES OFFICIAL RULES

1. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN.
2. Non-Purchase Entries and Purchase Entries Have an Equal Chance of Winning.
3. ELIGIBILITY: America's Christian Credit Union (ACCU) COGIC Holy Convocation 2025 Sweepstakes ("Sweepstakes") is open to those who are attending COGIC Holy Convocation 2025, who are legal residents of the United States, and at least 18 years of age as of 11/4/2025. Void where prohibited. ACCU associates, officers, directors, volunteers, employees, representatives, agents, and their immediate families are not eligible to participate; individuals living in the same households of each of these individuals, whether related or not, are not eligible to enter or win. The Sweepstakes is subject to all applicable federal, state, and local laws. U.S. law governs this Sweepstakes.
4. SWEEPSTAKES PROMOTIONAL PERIOD: The Sweepstakes begins at 9:00:00 a.m. Eastern Time ("ET") on November 4, 2025, and ends at 4:00:00 p.m. ET on November 7, 2025 ("Promotional Period"). The promotion ends November 7, 2025.
5. TO ENTER: There are two 2) ways to enter the Sweepstakes during the Promotional Period: 1) COGIC Holy Convocation 2025; 2) U.S. mail. **1) COGIC Holy Convocation 2025:** Attendees of the COGIC Holy Convocation 2025 event may visit the ACCU booth between November 4, 2025 at 9:00:00 a.m. ET and November 7, 2025 at 4:00:00 p.m. ET and may submit name, email address, phone number, ZIP code, and birthday to automatically receive one (1) Sweepstakes entry. Event takes place between November 4-7 at the 255 N. Main St., Memphis, TN 38103; **2) To enter without purchase or obligation by U.S. mail:** You may enter the Sweepstakes without purchase via U.S. mail by hand printing your name, address, city, state, ZIP code, and daytime and evening telephone numbers (including area codes) on a 3" x 5" card, and mailing, in a #10 envelope with postage affixed, to: Attn: Marketing Department – COGIC Holy Convocation Sweepstakes, America's Christian Credit Union, PO Box 5100, Glendora, CA 91740-5100. Each mail-in entry will count as one (1) entry into the drawing. One (1) entry per person. Mail-in entries for the drawing must be postmarked by November 4, 2025 in order to be eligible. Alternatively, you may hand a postcard entry to an ACCU employee at our booth at COGIC Holy Convocation Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate and entries by any means that subvert the entry process are void. Incomplete entries or entries not complying with these Official Rules are subject to disqualification at ACCU's sole discretion. ACCU is not responsible for transactions that are lost, misdirected, or fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly; or for any other errors or problems of any kind, whether typographical, printing, mechanical, human, electronic, or otherwise, relating to or in connection with the Sweepstakes, including, without limitation, any error or problem that may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of the prize, or in any Sweepstakes-related materials. All entries become the property of ACCU and will not be acknowledged or returned.
6. DETERMINATION OF WINNER: The winner will be selected in a random drawing conducted on November 7, 2025 at 12:00 p.m. ET at COGIC Holy Convocation, from among all eligible automatic and mail-in entries received and combined. The random drawing will be conducted by an ACCU Employee, and all decisions are final and binding on matters relating to this Sweepstakes. The potential winner will be notified by text message on November 7, 2025 at 12:00 p.m. ET. Standard messaging and data rates may apply. Noncompliance with these Official Rules will result in the potential winner's disqualification and, at ACCU's discretion the prize may be awarded to a potential alternate winner.
7. PRIZE DESCRIPTION AND ODDS: Sweepstakes is valued at \$50. ACCU will be awarding one (1) prize of a Prayer Journal to the individual who submitted the entry. Estimated odds of winning are 1 in 200. Actual odds of winning the prize depend upon the total number of eligible entries received.
8. CLAIM PERIOD: Winner will be sent a text to the number provided at contest entry at 12:00 a.m. ET on November 5-7. Prize must be claimed by 4:00 p.m. ET on Friday, November 7, 2025. Failure to claim a prize in allotted time will result in a forfeit on your part. Prizes may be picked up at ACCU's booth at COGIC Holy Convocation by 4:00 p.m. ET on Friday, November 7, 2025 or at ACCU Headquarters at 2100 E Route 66, Glendora, CA 91740. Winner may arrange other delivery methods if desired. Winner will assume all risks with preferred shipping or delivery method. ACCU will not replace any damaged, stolen, or missing prize.
9. PRIZE WINNINGS AND RESTRICTIONS: ACCU will report the prize winnings to the appropriate state and federal agencies as required by applicable law. The winner is responsible for all other associated costs in connection with the

prize, including tax consequences (if any). Winners cannot substitute, convert to cash, assign, or transfer the prize except at the sole discretion of ACCU. Any portion of a prize not accepted by a winner will be forfeited. Prize details not specifically set forth herein are at ACCU's sole discretion.

10. **CONDITIONS OF PARTICIPATION:** By entering into this Sweepstakes, entrants agree to be bound by these Official Rules, including all eligibility requirements and the decisions of ACCU, which are final and binding. Sweepstakes void where prohibited by law. By accepting the prize, the winner consents to the use of his/her name, image, likeness, photograph, voice, and biographical material for advertising, publicity, and promotional purposes by ACCU, or a party designated by ACCU, in any and all media now or hereafter devised, including but not limited to, any online announcements, worldwide in perpetuity, without additional compensation, notification, or permission, except where prohibited by law. Entrants agree to release and hold harmless ACCU and each of its associates, officers, directors, volunteers, members, representatives, and agents from any liability arising from participation, or the acceptance, receipt, possession, or misuse of the prize. ACCU and each of its associates, officers, directors, volunteers, members, representatives, and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or the winner arising from or in connection with acceptance, receipt, possession, or use/misuse of the prize awarded or participation in this Sweepstakes. This limitation of liability is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect, or consequential damages; loss of data, income or profit; loss of damage to property; and claims of third parties. Entrants agree that ACCU has not made nor is in any manner responsible or liable for any warranty, representation, or guarantee, statutory, express or implied (including but not limited to, the implied warranties of merchantability, title, and fitness for a particular purpose), in fact or in law, relative to the Sweepstakes.
11. **GENERAL:** ACCU will collect information from the entrants solely for the purpose of the prize drawings and to notify the winner. ACCU will not share this information with any third party, except as necessary for the administration of the Sweepstakes, the administration and awarding of the prize, and winner notification as applicable. Entry materials that have been tampered with or altered are void. ACCU reserves the right, in its sole discretion, to cancel or suspend part or all of this Sweepstakes at any time without notice and for any reason including, if in ACCU's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if virus, bugs, non-authorized human intervention, or other causes corrupt or impair the administration, security, fairness, or integrity and proper play of the Sweepstakes. In the event of cancellation, ACCU may void any entries it suspects are at issue and, at its discretion, if terminated, award the prize in a random drawing from among all non-suspect, eligible entries received up to the date of cancellation. ACCU's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. ACCU reserves the right to disqualify entrants who violate these Official Rules, make any misrepresentations relative to the Sweepstakes and prize redemptions, or interfere with the Sweepstakes in any manner. If an entrant is disqualified, ACCU reserves the right to terminate that entrant's eligibility to participate in the Sweepstakes.
12. **DISPUTES:** Except where prohibited by law, as a condition of participating in this Sweepstakes, entrants agree that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association (AAA) and shall be held at the AAA regional office nearest the participant; (2) the Financial Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrants be permitted to obtain awards for, and entrants hereby waive all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorneys' fees, other than entrants' actual out-of-pocket expenses (e.g., costs associated with entering this Sweepstakes), and entrants further waive all rights to have damages multiplied or increased. Except where prohibited, all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and ACCU in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the state of California, without giving effect to any choice of law or conflict of law rules (whether of the state of California or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the state of California. Jurisdiction and venue shall be solely within the state of California.
13. **WINNER'S NAME:** To obtain the name of the winner, available after the Promotional Period, mail a self-addressed stamped envelope to: Attn: Marketing Department, America's Christian Credit Union, PO Box 5100, Glendora, CA 91740-5100
14. **SPONSOR & ADMINISTRATOR:** The sponsor and administrator of this Sweepstakes: America's Christian Credit Union, 2100 E Route 66, Glendora, CA 91740.