

2025 Priceless Surprises® for Community Institutions Sweepstakes

Official Rules (“Official Rules”)

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING.

PIN-based Debit, Online, International, and Mastercard® Corporate Transactions Not Eligible For Automatic Entry.

All Disputes Will Be Resolved Solely By Binding Arbitration and Entrants Waive The Ability To Bring Claims In A Class Action Format.

Grand Prize Winner of Trip (defined below) must travel within twelve (12) months of prize acceptance or forfeit his/her right to receive Trip prize in its entirety.

For the purpose of this Sweeps (defined below): (1) all entries, whether submitted by using an eligible Mastercard as described below or by alternate means of entry (i.e., mail-in method of entry), have an equal chance of winning; and (2) Mastercard use includes purchase transactions initiated by Mastercard consumer debit, credit, and small business cards, as described below.

Eligibility: The 2025 Priceless Surprises® for Community Institutions Sweepstakes (“**Sweeps**”) is open only to individuals who are prior to 4/1/25: 1) Mastercard cardholders (each, a “**Cardholder**”) whose card was issued by a participating Mastercard financial institution (as described below) (each, a “**Card**”); 2) legal permanent residents of one (1) the fifty (50) U.S. (including D.C.); and 3) have reached the legal age of majority in their state or jurisdiction of residence (which is eighteen (18) years of age in most states, but is nineteen (19) in Alabama and Nebraska and twenty-one (21) in Mississippi). Void in U.S. Territories, including Guam, Puerto Rico and where prohibited by law. Employees, officers & directors of Mastercard International Incorporated (“**Mastercard**” or “**Sponsor**”); participating Mastercard customer financial institutions, credit unions, alliances, processors (collectively, “**Participating FI(s)**”) (as outlined below); teamDigital Promotions, Inc. (“**Administrator**”); and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers, advertising/promotion agencies and their immediate family members (i.e., spouses, parents, grandparents, children, grandchildren and siblings and their respective spouses) and/or those living in the same physical address (“**household**”) (i.e., people who share the same residence at least three (3) months a year, whether legally related or not) of any of the foregoing are not eligible to enter or win a prize in this Sweeps. Sponsor, Participating FI(s), Administrator and each of their respective parent companies, affiliates, distributors, subsidiaries, prize providers and advertising/promotion agencies are each a “**Released Party**” and shall hereinafter collectively be referred to as the “**Released Parties**”.

Participating FIs: See below for the full list of all (179) Participating FI(s). In order to participate in the Sweeps, and be eligible to win a prize, entrant must be an eligible Cardholder whose Mastercard account was opened by a Participating FI(s) before 4/1/25.

Promotion Period: Sweeps begins at 12:00:01 AM Central Time (“CT”) on 4/1/25 and ends at 11:59:59 PM CT on 12/31/25 (“**Promo Period**”) and consists of nine (9) separate, independent monthly entry periods (each, a “**Monthly Period**”), and one (1) grand prize entry period (“**Grand Prize Period**”) as outlined in the chart below.

How to Enter: There are two (2) methods of entry for this Sweeps as follows:

1. To enter this Sweeps using your Card – you will automatically receive one (1) entry into the applicable Entry Period drawing outlined below each time you use your eligible Card to make an eligible in-store/in-person signature-based purchase transaction during the Promo Period. Each entry will be entered into the appropriate Monthly Period drawing during which that transaction was made, as well as into the Grand Prize Period drawing. Purchases made online, PIN-based debit transactions, corporate and international transactions, account adjustment transactions/returns, late payment fees, over-limit or over-draft transactions/fees, return check fees, check re-order fees, ATM transactions or fees, cash advances, other transactions requiring a PIN for completion, monthly/annual fees, balance transfers and/or other fees assessed on your account are not eligible for automatic Sweeps entry. Purchases made online using an eligible Card will not earn an entry in this Sweeps. For the purpose of this Sweeps, an online purchase transaction is considered any transaction where a consumer buys a product from a seller over the internet. Purchases that are made on-line for an in-store pick-up will not earn an entry in this Sweeps. Entries from corporate cards, international cards, unauthorized card use or from transactions that require a PIN for completion (e.g., cash advances), are void. Entries from unauthorized card use or purchases made with lost, stolen, or fraudulent cards are void. Only purchases made with an eligible Card (as detailed above) for an account that is in good standing (both at time of entry and winner selection) and issued by Participating FI in the U.S. to an identifiable eligible Cardholder (as set forth herein) and that are processed and submitted through Mastercard’s U.S. transaction processing system during the Promo Period are eligible for automatic entry; or

2. To enter this Sweeps by mail without making a purchase – to receive one (1) entry for the applicable Monthly Period and Grand Prize Period, hand print your full name, complete mailing address, telephone number, date of birth, and the first six (6) digits of your Card on a plain 3” x 5” piece of paper & mail it in a sealed, stamped and hand printed #10 envelope to: 2025 Priceless Surprises for Community Institutions Sweepstakes, 211 Greenwood Ave. 2-2, Promo 507, Bethel, CT 06801. Enter as often as you wish by mail, but each entry must be mailed separately, postmarked by the applicable postmark deadline and received by the applicable mail-in deadline to be eligible for each Monthly Period (as set forth in the chart below). Entries not following format requirements will be void.

There is no limit to the number of entries an eligible Cardholder may receive during the Promo Period (regardless of entry method chosen). No photocopied, computer-generated facsimiles, mechanically reproduced, or mass entries permitted, and any entries received by such means are void. All entries become property of Sponsor and will not be returned. Sponsor and the other Released Parties are not responsible for lost, incomplete, illegible, late, misdirected, delayed, garbled, damaged, inaccurate, stolen, postage-due, or mutilated entries or mail; theft, destruction or unauthorized access to, or alteration of, entries, defect or delay in transmission, transaction processing, interrupted or unavailable network, server, wireless service provider or other connections; any error, omission, interruption, defect or delay in transmission, 3rd party transaction classification, transaction processing, or communication; traffic congestion on the Internet or any technical problem, including, but not limited to, any injury or damage to entrant's or any other person's computer related to or resulting from Sweeps participation, technical or mechanical malfunctions; failures or malfunctions of phones (including wireless phones/handsets), phone lines, cellular equipment towers or telephone systems; interrupted or unavailable network, server or other connections; errors or omissions in these Official Rules, in any Sweeps-related advertisements or other materials; and any other errors or problems in connection with this Sweeps, including, without limitation, errors or problems in connection with the administration of the Sweeps, the processing of entries, in the selection or announcement of the winners or in awarding of the prize; human-processing error; failures of electronic equipment, computer hardware or software; or inaccurate entry information, whether caused by equipment, programming used in this Sweeps, human error, or otherwise. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. No software-generated, robotic, programmed, script, macro or other automated entries are permitted, and any entries received by such means will be void. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness or proper play of this Sweeps.

Selection of Winners/Odds: The below listed prizes will be awarded in individual random drawings among all eligible entries received and combined from participating Mastercard financial institutions, for a total of ten (10) drawings (*nine (9) Monthly Period drawings and one (1) Grand Prize drawing at the conclusion of the Promo Period, as set forth in the chart below*). Drawings will be conducted by Administrator on the drawing dates set forth in the chart below. All decisions by Administrator and Sponsor will be final and binding in all matters relating to this Sweeps. **Non-winning entries received for one (1) Monthly Period drawing will *not* carry forward to subsequent Monthly Period drawings. All non-winning entries received for Monthly Period 1 through Monthly Period 9 will be included in the Grand Prize Period drawing.** Odds of winning a First Prize will depend on the number of eligible entries received for each applicable Monthly Period. Odds of winning the Grand Prize will depend on the number of eligible entries received during the Promo Period.

The potential prize winners will be notified by Administrator by telephone, email and/or mail (method selected in Administrator's discretion). Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps. In the event that a potential winner is selected via a Card transaction, prize will be awarded to the primary account holder (as determined by Participating FI's account records and subject to Participating FI's timely identification of the account holder) named on the account accessed by the Card used to make the entry and, in the event that a Mastercard® small business card or debit Mastercard® small business card winning account is selected, prize will be awarded to the individual named on the Card that is used to transact the winning entry (as determined by the Mastercard FI's account records and subject to said financial institution's timely identification of the individual named on the applicable Card). If awarding of a prize is in conflict with the business' written policy or not feasible after Sponsor's good faith effort to obtain account holder contact information from Mastercard FI, prize will be forfeited, and an alternate potential winner may be selected by random drawing from among all remaining eligible entries received during the applicable Monthly Period. Released Parties are not responsible for false, incorrect, changed, incomplete or illegible contact information. Released Parties shall have no liability for any winner notification that is lost, intercepted, or not received by a potential winner for any reason. Subject to verification of eligibility and compliance with these Official Rules, the potential winners will be declared the official winners of the Sweeps.

A total of two hundred twenty-five (225) First Prizes (*twenty-five (25) First Prize Winners per Monthly Period*), and one (1) Grand Prize (*from amongst all eligible entries received during the Promo Period*) will be awarded in this Sweeps. Federal, state, and local taxes and all other expenses not specified herein are each winner's sole responsibility. The ARV (defined below) of the prizes is based on available information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes as required by law. The ARV of each prize represents Sponsor's good faith determination. That determination is final and binding and cannot be appealed. If the actual value of the prize turns out to be less than the stated ARV, the difference will not be awarded. Each winner may be required to provide Sponsor with a valid social security number before the prizes will be awarded for tax reporting purposes. An IRS Form 1099 may be issued in the name of each winner for the actual value of the prizes received. Unclaimed prizes will be forfeited. The Released Parties are not responsible for and will not replace any lost, mutilated or stolen prize(s) or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Released Parties will have no further obligation with respect to that prize or portion of the prize. Mastercard Prepaid® card restrictions apply:<https://prepaidcardtermsandconditions.com>. **Limit of one (1) prize per person, immediate family member or household for the entirety of this Sweeps.**

One (1) Grand Prize: Grand Prize winner will receive a four (4)-night trip for two (2) (*winner and one (1) guest*) to one (1) of the following locations of the winner's choice: (A) San Juan, Puerto Rico; (B) Punta Cana, Dominican Republic; or (C) the Bahamas (hereafter, a **"Trip"**). Trip includes round-trip coach air transportation from the major U.S. airport nearest winner's residence (*guest's transportation will be arranged from the same location as the winner*) to destination, ground transportation to/from airport in select destination, one (1) standard double-occupancy hotel accommodations, select onsite activities, and one (1) \$500 Mastercard Prepaid® card (*for winner only*), and \$3,000 awarded in the form of a check to be used to help offset taxes (**Approximate retail value ("ARV") of Grand Prize = \$10,000**).

Two hundred twenty-five (225) First Prizes (*Twenty-five (25) First Prize per Monthly Period*): Each First Prize winner will receive one (1) \$50 Mastercard Prepaid® card (ARV of First Prize = \$50 ea.).

TOTAL ARV OF ALL PRIZES AWARDED IN THIS SWEEPS: \$15,625.

All Trip details and prize details not specifically set forth herein will be determined by Sponsor in its sole and absolute discretion. Trip must be taken within twelve (12) months of prize acceptance or prize will be forfeited and an alternate potential winner may be selected by random drawing from among all remaining entries received, if time permits. **Trip must be booked through Sponsor's designated promotional agency. Blackout dates and other travel/accommodations/activity restrictions may apply.** Actual value of prize will vary depending on winner's city of departure and final travel requirements and activities; any difference in value will not be awarded. Sponsor, in its sole discretion, reserves the right to provide ground transportation in lieu of air transportation. Released Parties are not responsible for travel delays or cancellations. If any prize-related activity(s) is canceled or postponed for any reason, before or after Trip arrangements are made, Sponsor reserves the right, in its sole discretion, to award the balance of the Trip or to award an alternate prize of equal or greater value in full satisfaction of prize award. If, for any reason whatsoever, a winner and/or guest are unable to travel or participate in the Trip after all Trip-related travel arrangements have been made, Sponsor (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to winner and/or guest and no alternate winner will be selected. Prize or any elements thereof may not be separated or redeemed for cash. Travel and hotel restrictions apply. Grand Prize Trip winner and his/her guest must travel on the same itinerary, must be age of majority in his/her state of residence, and are responsible for obtaining and possessing all required valid photo ID and travel documents prior to travel. Trip is subject to supervision and security and other policies designated by Sponsor. Exact details of any activities, including, but not limited to, date, time, location and duration are at Sponsor's sole discretion. Itinerary and program elements are at the discretion of Sponsor and are subject to change. Grand Prize Trip winner and his/her guest agree to comply with all applicable venue and/or hotel rules and regulations in connection with the prize. Sponsor and the applicable onsite representatives reserve the right, in their sole discretion, to remove or to deny entry to the Grand Prize Trip winner and/or his/her guest who engage(s) in a non-sportsmanlike or disruptive manner, or with intent to

annoy, abuse, threaten or harass any other person during Trip/at any event associated with the prize. Grand Prize Trip winner and his/her guest will be escorted out of the hotel, venue, and/or any other Trip aspect by Sponsor, the applicable onsite representatives, or their designated agent(s) for improper conduct and/or violation of federal, state or local laws (including, but not limited to, the unlawful possession, use, or distribution of illicit drugs, unlawful drug paraphernalia, and alcohol) and, in the case of any such infraction, Sponsor (and, for the avoidance of doubt, the other Released Parties) will have no further obligation to a winner and a winner and his/her guest will forfeit the balance of the Trip. Released Parties will not be responsible for weather conditions, Acts of God, acts of terrorism, riot or civil disturbances, large-scale illness, terrorist threat or activity, war (declared or undeclared) work stoppage or any other natural disaster outside their control that may cause the cancellation or postponement of any elements of Trip. All costs and expenses associated with the acceptance and use or misuse of the prize not specified herein as being awarded, including, but not limited to, all federal, state and local taxes, additional air and ground transportation, food, beverages, souvenirs, gratuities, airline luggage charges, incidentals, upgrades, insurance, service charges and other misc. travel expenses are winner's sole responsibility. Grand Prize Trip winner and guest are responsible for obtaining travel insurance (and all other forms of insurance) at their option and hereby acknowledge that Sponsor and the other Released Parties have not and will not obtain or provide travel or other form of insurance. Grand Prize Trip winner acknowledges that an inherent risk of exposure to COVID-19 and other communicable diseases/illness exists in any place where people gather. COVID-19 is an extremely contagious disease that can lead to severe illness and death. Grand Prize Trip winner assumes all risks, hazards, and dangers arising from or relating in any way to the risk of contracting COVID-19 or any other communicable disease or illness, or a bacteria, virus or other pathogen capable of causing a communicable disease or illness, whether occurring before, during, or after attending the Trip however caused or contracted, and voluntarily waive all claims and potential claims against the Released Parties relating to such risks. It is the responsibility of Grand Prize Trip winner to comply with COVID-19 protocols (e.g., wear masks at all times, have a vaccine or show proof of vaccination) as required by prize provider.

Privacy: Your use of your Card to make a purchase during the Promo Period and/or your submission of a 3" x 5" mail-in entry constitutes your consent to enter and participate in this Sweeps and your consent for Sponsor, Participating FI and Administrator to obtain, use and transfer your name, Card number, email address, home and mailing addresses and phone number and other information provided by entrants in connection with this Sweeps (collectively, "**Sweeps Data**") for the purpose of administering this Sweeps, awarding the prizes and to comply with applicable legal requirements. For information regarding Sponsor's privacy practices, please [click here](#) or visit <https://www.mastercard.us/en-us/about-mastercard/what-we-do/privacy.html>. Any information entrant provides may be used to communicate with entrant in relation to this Sweeps or on a Sweeps winner's list. For automatic entries through use of Card, Sponsor (or Administrator on Sponsor's behalf) may obtain the applicable account holder's personal contact information

(e.g., name, home address, email address, phone number) from Mastercard FI in order to award prizes.

Sponsor and/or Participating FI's may elect to send email marketing communications to its Cardholders or other email recipients in its database in connection with the Sweeps. You can, at any time and free of charge, choose not to receive any of those email communications by clicking on the unsubscribe link within the e-mail. Opting out of receiving email communications from Sponsor or a Participating FI will not preclude a consumer from winning. Opting out of receiving marketing communications does not opt you out of receiving servicing/transactional emails related to your account with Sponsor and/or the Participating FI.

Except where prohibited by law, acceptance of a prize constitutes each winner's irrevocable consent to Released Parties, and each of their respective agents', successors', assigns' and other designees' use of each winner's name, likeness, photograph, voice, statement, opinions, biographical information, prize and/or state/city of residence for advertising and promotional and publicity purposes in any and all media or format, worldwide, in perpetuity, without any permission, notification, payment or consideration, except for the awarding of the prize(s) to the winners. You may be required to sign a document confirming your consent to this effect. Released Parties are not responsible for late, lost, stolen, illegible, incomplete, misdirected, delayed, garbled, damaged, inaccurate or undelivered emails, entries, theft, destruction or unauthorized access to, or alteration of Sweeps Data, defect/delay in transmission or communication, including, but not limited to, recording failures, or for telephonic, human or computer failures, problems or errors, interruptions in service leveraged to create an entry, whether due to system upgrades, repairs, modifications or other causes, defect or delay in transmission, connections, satellite, network, cable, Internet Service Provider (ISP), phones, phone lines or telephone systems, recording/filming systems, electronic equipment, computer hardware or software failures, inaccurate entry information, traffic congestion on the internet, technical or mechanical malfunctions, or other malfunctions, errors or delays, whether caused by equipment, programming, human error, acts of God or otherwise relating to or in connection with the Sweeps, including, without limitation, errors which may occur in connection with the administration of the Sweeps, the processing of entries, Sweeps Data processing, the announcement of prizes and winners, the cancellation or postponement of the Sweeps, for any injury or damage to participant's or any other person's computer or other device relating to or resulting from participation in this Sweeps, or for printing, typographical, human or other errors appearing in these Official Rules, in any Sweeps advertisements or other materials.

Limitation of Liability: BY ENTERING THE SWEEPS, PARTICIPANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE PROMOTION, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET

COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY PARTICIPANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND PARTICIPANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) PARTICIPANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND PARTICIPANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

Choice of Law: All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of entrant and the Released Parties in connection with the Sweeps, shall be governed by, and construed in accordance with, the substantive laws of the State of New York, USA, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other state's law.

Arbitration: Except where prohibited by law, as a condition of participating in this Sweeps, each entrant agrees that: (1) any and all disputes and causes of action arising out of or connected with this Sweeps, 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 and held in New York County, New York; (2) the Federal 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. In arbitration, there is no judge or jury and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in New York, New York. The Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of Participant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court. In the event there is a discrepancy or inconsistency between an arbitration provision contained in any Card terms and conditions, and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.

Miscellaneous: No transfer, assignment, cash redemption or substitution of a prize (or portion thereof) will be permitted, except by Sponsor, in its sole discretion, due to prize unavailability or other causes otherwise determined solely by Sponsor, and then for a prize (or applicable portion) of equal or greater value. Each potential prize winner may be required to notify Administrator and Sponsor of prize acceptance by returning an executed and notarized Affidavit of Eligibility, Liability Release and (where legal) Publicity Release (collectively, **"Prize Claim Documents"**) within five (5) business days of issuance of notification or other time period determined by Sponsor or the other Released Parties in their sole discretion. If any potential winner fails or refuses to sign and return all Prize Claim Documents within five (5) business days of prize notification, or other time period determined by Sponsor in its sole discretion, such potential winner will be automatically disqualified. Guest of Grand Prize Trip winner will also be required to sign and return a Prize Claim Documents prior to the issuance of travel documents to be eligible to accompany winner as a guest. Grand Prize Trip winner and his/her guest may also be required to submit to a confidential background check to confirm eligibility and ensure that Trip attendance by such person, or the use of any such person in advertising, promotion or publicity, will not pose a security threat or bring Released Parties into public disrepute, contempt, scandal or ridicule or reflect unfavorably on Released Parties as determined by Sponsor, or the other Released Parties, in their sole discretion, and, in such event, the prize may be forfeited. Non-compliance with any of the foregoing may result in disqualification and awarding of prize to an alternate potential winner, if time permits. If any prize or prize notification letter and/or email is returned as undeliverable or the prize is declined for any reason, winner will be disqualified and, at Sponsor's sole discretion and time permitting, an alternate potential winner may be selected by random drawing from among all remaining entries. Should a potential winner decide to decline his/her prize for any reason whatsoever or not respond to the prize notification by the applicable response deadline, Sponsor (and, for the avoidance of doubt, the other Released Parties) shall have no further obligation to that potential winner and an alternate potential winner may be randomly selected from among all remaining Sweeps entries, if time permits. The Released Parties are not responsible for electronic communications that are undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in entrant's email account to receive email messages. By participating, entrants agree to be bound by these Official Rules and agree that Released Parties and each of their respective designees and assigns and all of their respective officers, directors, employees, shareholders, representatives, agents, and the franchisees of any of them shall have no liability and entrant will defend, indemnify and hold harmless the Released Parties from and against any liability, loss, injury, or damage of any kind (including attorney's fees) to any person or entity, including, without limitation, personal injury, death or damage to personal or real property, due in whole or in part, directly or indirectly, by reason of: (i) entrant's participation/entry into the Sweeps; (ii) any materials he or she may submit in connection herewith; (iii) the acceptance, possession, use or misuse of a prize (or portion thereof) or participation in any activities associated with the Sweeps or any prize (or portion thereof) awarded in connection herewith,

including, without limitation, travel to/from/during the Trip and the lodging, activities and events of the Trip; (iv) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; and (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweeps activity and/or prize. The Released Parties are not responsible for the actions of entrants in connection with the Sweeps, including entrants' attempts to circumvent these Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweeps. Sponsor reserves the right, in its sole discretion, to void any and all entries of an entrant who Sponsor believes has attempted to tamper with or impair the administration, security, fairness, or proper play of this Sweeps and to modify, suspend, and/or terminate this Sweeps (or portion thereof) should virus, bugs, non-authorized human intervention or other causes corrupt or impair the administration, security, fairness or proper play of the Sweeps and, in the case of termination, at its discretion, select potential winner(s) via a random drawing from among all eligible, non-suspect entries rec'd prior to the event that required such termination. In the event Sponsor or Administrator is prevented from continuing with the Sweeps by any event beyond its control, including, but not limited to, fire, flood, epidemic, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, large-scale illness, terrorist threat or activity, war (declared or undeclared), interference with the Sweeps by any party, or any federal, state or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's and/or Administrator's control (each, a **"Force Majeure"** event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweeps or prize. Sponsor may decide to postpone drawing dates and other deadlines herein or terminate the Sweeps early. In the event the Sweeps is terminated early, Sponsor shall immediately suspend all drawing and prize awards, and Sponsor reserves the right to award any remaining prizes (up to the total ARV as set forth in these Official Rules) in a manner deemed fair and equitable by Sponsor. Sponsor shall not have any further liability to any participant in connection with the Sweeps. Sponsor and Administrator additionally reserve the right, in their sole and absolute discretion: (a) to amend, modify, suspend or terminate the Sweeps should a Force Majeure event corrupt or interfere with the administration, integrity, operation, security or proper play of the Sweeps; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Sweeps; (ii) acting in violation of these Official Rules; or (iii) acting in an un-sportsmanlike manner. CAUTION: Any attempt to undermine the legitimate operation of this Sweeps is a violation of criminal and civil laws and should such an attempt be made, the Sponsor and the applicable Released Parties reserve the right to seek damages (including attorneys' fees) and/or other remedies from any such person(s) responsible for the attempt to the fullest extent permitted by law. The Sweeps and all prizes are provided "as is" and Released Parties make no warranty, guaranty or representation of any kind concerning any prize (or any portion thereof) and disclaim any implied warranty. Some jurisdictions do not allow the disclaimer of implied or other

warranties so the above disclaimer may not apply to you to the extent such jurisdictions law is applicable to you and these Official Rules. Without limiting the generality of the foregoing, entrants agree that the Released Parties: (a) maintain no control over the personnel, equipment or operation of any transportation company, hotel, manufacturer or other person or entity furnishing services, products or accommodations (collectively, “**Suppliers**”) as a part of the prize provided in connection with the Sweeps; and (b) will not be responsible or liable for any injury, damage, loss, expense, accident, delay, inconvenience or other irregularity that may be caused or contributed to: (i) by the wrongful, negligent or unauthorized act or omission on the part of the Suppliers or any of their agents, servants, employees or independent contractors, (ii) by any defect in or failure of any vehicle, equipment, instrumentality, service or product that is owned, operated, furnished or otherwise used by any of those Suppliers, (iii) by the wrongful, negligent or unauthorized act or omission on the part of any other person or entity not an employee of the Released Parties, and (iv) by any cause, condition or event whatsoever beyond the control of the Released Parties. Sponsor’s or any other Released Party’s failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of these Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweeps-related materials, and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor’s sole and absolute discretion.

Winners Names: For the winners’ names, send a self-addressed, stamped envelope to be received by 4/10/26 to: 2025 Priceless Surprises® for Community Institutions Sweepstakes Winners, 211 Greenwood Ave. 2-2, Promo 501, Bethel, CT 06801.

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The use of any non-Sponsor trademarks, service marks, logos, or other marks in connection with this Sweeps or any prize is not meant by Sponsor to imply the endorsement of the respective owner(s) of such marks, or any affiliation of the respective owner(s) of such marks with Sweeps advertisements or the Sweeps.

Sponsor: Mastercard International Incorporated, 2000 Purchase Street, Purchase, NY 10577.

Admin: teamDigital Promotions, Inc., 6 Berkshire Blvd, Bethel, CT 06801, www.teamDigital.com.

Full list of all (179) Participating Issuers:

1. 1ST ADVANTAGE FEDERAL CREDIT UNION, Yorktown, VA
2. 1ST NORTHERN CALIFORNIA CREDIT UNION, Martinez, CA
3. ACNB BANK, Gettysburg, PA
4. ALLIANCE CATHOLIC CREDIT UNION, Farmington Hills, MI
5. ALTURA CREDIT UNION, Riverside, CA
6. AMALGAMATED BANK, New York, NY
7. AMERANT BANK NATIONAL ASSOCIATION, Coral Gables, FL
8. AMERICAN NATIONAL BANK, Omaha, NE
9. AMOCO FEDERAL CREDIT UNION, Texas City, TX
10. AMPLIFY CREDIT UNION, Austin, TX
11. B1BANK, Houma, LA
12. BANK FIVE NINE, Oconomowoc, WI
13. BANK OF NEW HAMPSHIRE, Laconia, NH
14. BANKERS' BANK OF THE WEST, Denver, CO
15. BANKFIRST FINANCIAL SERVICES, Macon, MS
16. BANKSOUTH, Greensboro, GA
17. BAR HARBOR BANK + TRUST COMPANY, Bar Harbor, ME
18. BEEHIVE FEDERAL CREDIT UNION, Rexburg, ID
19. BROADVIEW FEDERAL CREDIT UNION, Albany, NY
20. CALIFORNIA COAST CREDIT UNION, San Diego, CA
21. CAMPUS FEDERAL CREDIT UNION, Baton Rouge, LA
22. CANTON SCHOOL EMPLOYEES FEDERAL CREDIT UNION, Canton, OH
23. CANVAS CREDIT UNION, Lone Tree, CO
24. CAPITAL EDUCATORS FEDERAL CREDIT UNION, Meridian, ID
25. CASCADE COMMUNITY FEDERAL CREDIT UNION, Roseburg, OR

26. CB+S BANK, Russellville, AL
27. CENTRA CREDIT UNION, Columbus, IN
28. CFCU COMMUNITY CREDIT UNION, Ithaca, NY
29. CHAMPION CREDIT UNION INC., Toledo, OH
30. CHEVRON FEDERAL CREDIT UNION, Oakland, CA
31. CINFED FEDERAL CREDIT UNION, Cincinnati, OH
32. CITADEL FEDERAL CREDIT UNION, Exton, PA
33. CITIZENS EQUITY FIRST CREDIT UNION, Peoria, IL
34. CITIZENS NATIONAL BANK OF SOMERSET, Somerset, KY
35. CITY + COUNTY CREDIT UNION, St. Paul, MN
36. CITY BANK, Lubbock, TX
37. CITY NATIONAL BANK OF WEST VIRGINIA, Charleston, WV
38. CIVISTA BANK, Sandusky, OH
39. CLEAR MOUNTAIN BANK, Bruceton Mills, WV
40. CLEARVIEW FEDERAL CREDIT UNION, Moon Township, PA
41. CME FEDERAL CREDIT UNION, Columbus, OH
42. CNB BANK AND TRUST NATIONAL ASSOCIATION, Carlinville, IL
43. COMMERCIAL BANK + TRUST CO., Paris, TN
44. COMMERCIAL BANK OF TEXAS, N.A., Nacogdoches, TX
45. COMMUNITY BANK OF MISSISSIPPI, Forest, MS
46. COMMUNITY CHOICE CREDIT UNION, Farmington Hills, MI
47. CONSUMERS CREDIT UNION, Kalamazoo, MI
48. CREDIT HUMAN FEDERAL CREDIT UNION, San Antonio, TX
49. CREDIT UNION OF DENVER, Lakewood, CO
50. CREDIT UNION OF NEW JERSEY, Ewing, NJ
51. CREDIT UNION ONE, Ferndale, MI
52. CY-FAIR FEDERAL CREDIT UNION, Houston, TX

53. DEAN COOPERATIVE BANK, Franklin, MA
54. DELTA COMMUNITY CREDIT UNION, Atlanta, GA
55. DFCU FINANCIAL, Dearborn, MI
56. DIETERICH BANK, Effingham, IL
57. DOLORES STATE BANK, Dolores, CO
58. DOVER FEDERAL CREDIT UNION, Dover, DE
59. DUTRAC COMMUNITY CREDIT UNION, Dubuque, IA
60. EECU, Fort Worth, TX
61. EGLIN FEDERAL CREDIT UNION, Fort Walton Beach, FL
62. EMPOWER FEDERAL CREDIT UNION, Syracuse, NY
63. ENTERPRISE BANK + TRUST, Clayton, MO
64. EVERWISE CREDIT UNION, South Bend, IN
65. EXCEL FEDERAL CREDIT UNION, Norcross, GA
66. FINANCIAL RESOURCES FEDERAL CREDIT UNION, Bridgewater, NJ
67. FIRST AMERICAN BANK, Elk Grove Village, IL
68. FIRST BANK, Hazelwood, MO
69. FIRST BANK KANSAS, Salina, KS
70. FIRST BANKERS TRUST COMPANY N.A., Quincy, IL
71. FIRST CITIZENS NATIONAL BANK, Dyersburg, TN
72. FIRST FEDERAL BANK + TRUST, Sheridan, WY
73. FIRST FREEDOM BANK, Lebanon, TN
74. FIRST HARRISON BANK, Corydon, IN
75. FIRST NATIONAL BANK + TRUST COMPANY, Beloit, WI
76. FIRST NATIONAL BANK ALASKA, Anchorage, AK
77. FIRST PREMIER BANK, Sioux Falls, SD
78. FIRST SAVINGS BANK, Beresford, SD
79. FIRST STATE BANK OF THE FLORIDA KEYS, Key West, FL

80. FLORIDACENTRAL CREDIT UNION, Tampa, FL
81. FORTERA CREDIT UNION, Clarksville, TN
82. FORUM CREDIT UNION, Fishers, IN
83. FOUNDERS FEDERAL CREDIT UNION, Lancaster, SC
84. FREEDOM CREDIT UNION, Springfield, MA
85. GECU FEDERAL CREDIT UNION, El Paso, TX
86. GENERAL ELECTRIC EMPLOYEES FEDERAL CREDI, Milford, CT
87. GFA FEDERAL CREDIT UNION, Gardner, MA
88. GNBANK N.A., Girard, KS
89. GR CONSUMERS CREDIT UNION, Wyoming, MI
90. GREAT SOUTHERN BANK, Reeds Spring, MO
91. GREEN BELT BANK + TRUST, Iowa Falls, IA
92. GTE FEDERAL CREDIT UNION, Tampa, FL
93. GUARDIANS CREDIT UNION, West Palm Beach, FL
94. HOME TOWN FEDERAL CREDIT UNION, Owatonna, MN
95. IDB GLOBAL FEDERAL CREDIT UNION, Washington, DC
96. INDEPENDENT BANK, Ionia, MI
97. INDIANA MEMBERS CREDIT UNION, Indianapolis, IN
98. INTERRA CREDIT UNION, Goshen, IN
99. INTOUCH CREDIT UNION, Plano, TX
100. ION BANK, Naugatuck, CT
101. ISLAND FEDERAL CREDIT UNION, Hauppauge, NY
102. KEARNY BANK, Fairfield, NJ
103. KEMBA FINANCIAL CREDIT UNION INC., Gahanna, OH
104. KINECTA FEDERAL CREDIT UNION, Manhattan Beach, CA
105. LIBERTY BANK, Middletown, CT
106. LIBERTY FEDERAL CREDIT UNION, Evansville, IN

107. LINKBANK, Camp Hill, PA
108. LOGIX FEDERAL CREDIT UNION, Burbank, CA
109. LOOKOUT FEDERAL CREDIT UNION, Pocatello, ID
110. LOWELL FIVE CENT SAVINGS BANK THE, Lowell, MA
111. MARION + POLK SCHOOLS CREDIT UNION, Salem, OR
112. MEMBERS PLUS CREDIT UNION, Medford, MA
113. MERCHANTS BANK NATIONAL ASSOCIATION, Winona, MN
114. MICHIGAN EDUCATIONAL CREDIT UNION, Plymouth, MI
115. MIDCOUNTRY BANK, Bloomington, MN
116. MIDLAND STATES BANK, Effingham, IL
117. MINNCO CREDIT UNION, Cambridge, MN
118. MISSION FEDERAL CREDIT UNION, San Diego, CA
119. MOCSE FEDERAL CREDIT UNION, Modesto, CA
120. MONTANA FEDERAL CREDIT UNION, Great Falls, MT
121. MUTUAL SAVINGS CREDIT UNION, Birmingham, AL
122. NICOLET NATIONAL BANK, Green Bay, WI
123. NODAWAY VALLEY BANK, Maryville, MO
124. NORTH SHORE BANK, Brookfield, WI
125. NORTHWOODS CREDIT UNION, Cloquet, MN
126. OCEAN BANK, Miami, FL
127. OMB BANK, Springfield, MO
128. OMNI COMMUNITY CREDIT UNION, Battle Creek, MI
129. PEOPLE'S ALLIANCE FEDERAL CREDIT UNION, Hauppauge, NY
130. PEOPLE'S CREDIT UNION, Middletown, RI
131. PIKE NATIONAL BANK, McComb, MS
132. POINTBANK, Pilot Point, TX
133. POTLATCH NO1 FINANCIAL CREDIT UNION, Lewiston, ID

134. PRAIRIE STATE BANK + TRUST, Mount Zion, IL
135. PREMIER AMERICA CREDIT UNION, Chatsworth, CA
136. QUEST FEDERAL CREDIT UNION, Kenton, OH
137. RALLY CREDIT UNION, Corpus Christi, TX
138. RED CROWN FEDERAL CREDIT UNION, Tulsa, OK
139. RELYANCE BANK, Pine Bluff, AR
140. RESOURCE ONE CREDIT UNION, Dallas, TX
141. RHINEBECK BANK, Poughkeepsie, NY
142. RIVERVIEW BANK, Vancouver, WA
143. SAFE 1 CREDIT UNION, Bakersfield, CA
144. SAVERS CO-OPERATIVE BANK, South bridge, MA
145. SECNY FEDERAL CREDIT UNION, Syracuse, NY
146. SECURITY BANK OF KANSAS CITY, Kansas City, KS
147. SMARTBANK, Pigeon Forge, TN
148. SOUTH CAROLINA FEDERAL CREDIT UNION, North Charleston, SC
149. SOUTHERN BANK, Poplar Bluff, MO
150. SOUTHWEST MISSOURI BANK, Carthage, MO
151. SPOKANE TEACHERS CREDIT UNION, Liberty Lake, WA
152. ST. MARY'S CREDIT UNION, Marlborough, MA
153. STAR FINANCIAL BANK, Fort Wayne, IN
154. STARION BANK, Bismarck, ND
155. STOCK YARDS BANK + TRUST COMPANY, Louisville, KY
156. STOCKMAN BANK OF MONTANA, Miles City, MT
157. SUN EAST FEDERAL CREDIT UNION, Aston, PA
158. TBK BANK SSB, Dallas, TX
159. TECH CREDIT UNION, Crown Point, IN
160. TELCO COMMUNITY CREDIT UNION, Asheville, NC

161. TEXAS TRUST CREDIT UNION, Mansfield, TX
162. THE FARMERS NATIONAL BANK OF DANVILLE, Danville, KY
163. THE VILLAGE BANK, Auburndale, MA
164. TIB - THE INDEPENDENT BANKERSBANK, Farmers Branch, TX
165. TOMPKINS COMMUNITY BANK, Ithaca, NY
166. UNION BANK, Morrisville, VT
167. UNITED BANK, Atmore, AL
168. UNITED FINANCIAL CREDIT UNION, Saginaw, MI
169. UNITED TEXAS CREDIT UNION, San Antonio, TX
170. UNIVERSITY CREDIT UNION, Los Angeles, CA
171. UNIVEST BANK AND TRUST CO., Souderton, PA
172. VANTAGE CREDIT UNION, Bridgeton, MO
173. VELOCITY CREDIT UNION, Austin, TX
174. VILLAGE BANK, Blaine, MN
175. VISION BANK, Ada, OK
176. WATER AND POWER COMMUNITY CREDIT UNION, Los Angeles, CA
177. WAUKESHA STATE BANK, Waukesha, WI
178. WILSON BANK + TRUST, Lebanon, TN
179. WORKERS' CREDIT UNION, Fitchburg, MA