

“REFER TO WIN” Membership Sweepstakes Complete Details and Official Rules

1. No purchase necessary in order to enter the “Refer to Win” Membership Sweepstakes (Sweepstakes).
2. Caltech Employees Federal Credit Union (Credit Union) is the sponsor of the Sweepstakes. The Credit Union’s business address is 528 Foothill Blvd. La Cañada Flintridge, CA 91011.
3. To be removed from the Sweepstakes mailing list, please call us toll free at **(800) 592-3328 ext. 651** or email us at **support@cefcu.org**.
4. Each Sweepstakes entry will have a weekly chance of winning. Every member who refers a new member will receive an entry. Once the new member joins, the referring party will earn an extra entry. The new member will also be eligible to enter the Sweepstakes once they become a Caltech Employees Federal Credit Union member.
5. First drawing will be held on Tuesday, November 18, 2025 and every Tuesday thereafter at close of business through Tuesday, January 20, 2026. There will be a total of 50 drawings over 10 weeks (5 drawings/winners per week) for \$500.00. Total cash prizes awarded is \$25,000.00. Funds will be deposited into the winner’s CEFCU account within 2 business days of drawing. Drawing dates are 11/18, 11/25, 12/2, 12/9, 12/16, 12/23, 12/30 of 2025 and 1/6, 1/13, and 1/20 of 2026.
6. Referring member entries are earned by completing an in-person or web referral form. No limit to referral entries. Referring member will receive an additional entry (completed by CEFCU) once referred member joins CEFCU.
7. New member entries will be completed by CEFCU. One entry per new account.
8. One entry per referral. Additional entries once referred member joins. No limitation on number of referrals. Any one individual may win only once in the entire Sweepstakes period.
9. The earlier a member is referred, the better the chances of winning. If an entry is not chosen in the weekly drawing, the entry will remain in the drawing until the final drawing on Tuesday, January 20, 2026.
10. Sweepstakes begins November 10, 2025 and ends January 20, 2026. All qualifying entries must be received no later than 4:00 p.m. on January 20, 2026.
11. Caltech Employees Federal Credit Union employees and officials are not eligible to participate in the Sweepstakes.
12. To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a member in good standing with the Credit Union.
13. All current members 18 years of age and older may obtain a drawing entry form by contacting the Credit Union. Entry forms may be requested by writing to “Refer to Win” Membership Sweepstakes, Caltech Employees Federal Credit Union, PO Box 11001, La Cañada Flintridge, CA 91012-6001. (One request per member.) Entries must be received by the deadlines indicated in item number 5 above. Entries must be made on a 6½” x 3½” piece of paper.
14. Any current member of the Credit Union may obtain an additional entry coupon for each referral of an individual eligible for membership who applies for membership.
15. Entry must be filled out legibly and completely with name, email and telephone number. If an entry is drawn, but judges are unable to determine the winner because of illegible writing, that entry will

be disqualified. **Important:** It is the responsibility of the member to completely and legibly fill out the entry and see to it that it is returned to the Credit Union on time.

16. All entries must comply with these Official Rules and the instructions on the entry form.
17. Winners need not be present and will be notified by phone or email. All prizes will be awarded.
18. A complete list of winners will be available at all Credit Union offices.
19. The Credit Union is not responsible for any loss which may occur in connection with the Sweepstakes. Entrant agrees to hold the Credit Union harmless from any liability arising from participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the prize. The Credit Union and each of its officers, directors, employees, members and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss, or other damages of entrants and/or winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of prizes awarded or participation in this Sweepstakes. The Credit Union is not responsible for any incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. Prizes cannot be substituted, assigned or transferred by winners. The Credit Union reserves the right to substitute a prize of equal or greater value should the featured prize become unavailable for any reason. The Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.
20. The law requires that the Credit Union report all prize winnings to the appropriate state and federal agencies.
21. Each winner agrees to permit the Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law.
22. Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any prizes awarded shall be resolved individually, without resorting to any form of class action, and exclusively, by final 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 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. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all right to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all right to have damages multiplied or increased.
23. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.
24. Odds of winning are based upon the number of entries. The Credit Union does not have an estimate to how many entries it will receive.