Official Rules: Black Friday Promotion (Enter to win $500.00)

Sweepstakes Sponsor: The Black Friday Promotion ("Sweepstakes") is sponsored and administered by FORUM Credit Union, P.O. Box 50738, Indianapolis, Indiana 46250 ("FORUM" or "Sponsor").

Eligible Participants: Consumer members of FORUM Credit Union who are eighteen (18) years of age or older and are in good standing with the Credit Union are eligible to participate. Refer to the terms and conditions below for additional eligibility requirements, limitations, and restrictions.

Sweepstakes Period: The Sweepstakes begins at 12:00 a.m. Eastern Time ("ET") on November 27, 2026, and ends at 11:59 p.m. ET on December 1, 2026 ("Sweepstakes Period").

How to Enter: Eligible Participants may enter the Sweepstakes by either of the following methods:

(1) Automatic Entry with Qualifying Card Purchases: Eligible Participants will receive one (1) entry during the Sweepstakes Period by completing one (1) or more qualifying purchase transactions totaling at least $250.00 using one of the following eligible FORUM Mastercard® cards:

- A debit card associated with a consumer One Checking or Student Checking account; or
- A consumer credit card.

Business and organizational One Checking accounts, Opportunity Checking accounts, and Student Checking accounts with a primary member under eighteen (18) years of age are not eligible for automatic entry through debit card purchases.

(2) Free Alternative Method of Entry: To enter without completing the card activity described above, eligible Participants may submit their name, address, and phone number by one of the following methods:

- **Mail To:** FORUM Credit Union, ATTN: Marketing Black Friday Promotion, P.O. Box 50738, Indianapolis, IN 46250;
- **In Person:** Deliver a written entry to a FORUM Credit Union branch location during normal business hours. Shared Branch locations are excluded; or
- **Online:** Complete the online entry form at www.forumcu.com/enter-to-win

Mail-in entries must be postmarked during the Sweepstakes Period and received prior to the drawing. Online and in-person entries must be received during the Sweepstakes Period. No purchase, payment, account opening, qualifying purchase transaction, or other account activity is required to enter using the Free Alternative Method of Entry. All entries are subject to these Official Rules.

Entry Limit: Limit one (1) total entry per Participant and one (1) total entry per household during the Sweepstakes Period, regardless of method of entry, number of eligible accounts or cards held, or number of qualifying purchase transactions completed. For the purposes of this Sweepstakes, a "household" means all individuals residing at the same primary address, whether related or unrelated.

Entries submitted through either method will have equal odds of winning. If multiple eligible entries are received or generated from the same Participant or household, only one (1) entry will be randomly selected and retained. All other entries will be disregarded.

Qualifying Purchase Transactions: Qualifying Purchase Transactions are one (1) or more completed purchases totaling at least $250.00 using a single eligible consumer FORUM Mastercard® debit or credit card during the Sweepstakes Period. Purchases made using different cards or accounts may not be combined.

Purchases will be counted based on the transaction date, provided they successfully post in time for verification before the Sweepstakes drawing. Declined, canceled, refunded, disputed, or reversed transactions and nonpurchase transactions, such as ATM withdrawals, cash advances, balance transfers, credit card payments, fees, and interest charges, do not qualify.

Drawing: FORUM Credit Union will conduct a random drawing to select two (2) potential winners from all eligible entries. The drawing will take place no earlier than seven (7) business days after the Sweepstakes Period ends and no later than December 31, 2026. Odds of winning depend on the total number of eligible entries received.

To Claim Prize: The potential winners will be notified by telephone or email. If the potential winner cannot be contacted within seven (7) calendar days from the first notification attempt, fails to respond as requested, is determined to be ineligible, declines the prize, or otherwise fails to comply with these Official Rules, the potential winner will be disqualified and an alternate potential winner may be selected at random from the remaining eligible entries. The prize winner may not transfer the prize to another party prior to acceptance.

Prize Disclosure: Two (2) prizes of $500.00 each will be awarded, with an Approximate Retail Value (ARV) of $500.00 per prize. FORUM reserves the right to substitute a prize of equal or greater value if the prize cannot be awarded as described for any reason.

Please allow for four (4) to six (6) weeks following verification of the winner for deposit of the prize to the winner's FORUM Savings or Checking account. The winner is responsible for any applicable federal, state, and local taxes. FORUM will make any tax reporting required by applicable law.

Winner Listing: The winner's name may be printed without compensation in FORUM Credit Union's newsletter and may also be posted online on FORUM Credit Union's website and related social media channels, where permitted by law.

Federally insured by NCUA

Official Rules: Black Friday Promotion (Enter to win $500.00)

Relationship to Other Agreements and Disclosures: These Official Rules supplement and do not replace, amend, modify, or supersede the terms and conditions of FORUM Credit Union's Membership and Account Agreement and Disclosures and any other applicable agreements, disclosures, terms, conditions, or policies governing a Participant's membership, accounts, or services.

All such agreements and disclosures remain in full force and effect. In the event of conflict relating to a Participant's membership, account, or use of FORUM services, the applicable agreement or disclosure will govern, except that these Official Rules will govern the administration of the Sweepstakes.

Eligibility Exceptions and General Terms: Employees and volunteer officials of FORUM Credit Union and its affiliates, their immediate families, and individuals living in the same household of each of the above are ineligible. For purposes of these Official Rules, "immediate family" includes a spouse or domestic partner, parents, children, siblings, and their spouses or domestic partners. Additionally, any member who has now or previously defaulted under a FORUM Credit Union agreement, or otherwise caused a loss, or not in good standing with FORUM is ineligible. The Sweepstakes is void where prohibited or restricted by law as is subject to all applicable federal, state, and local laws and regulations. No substitutions or transfer of the prize is permitted except at sole discretion of FORUM Credit Union.

By participating, Participants agree to be bound by these Official Rules and accept the decisions of FORUM regarding administration of the Sweepstakes, eligibility of Participants and entries, and the selection of the winner as final. FORUM reserves the right to disqualify any Participant or entry associated with fraud, misrepresentation, tampering, manipulation, abuse, violation of these Official rules, or other activity that compromises the integrity or administration of the Sweepstakes. Except where prohibited by law, by accepting the prize, the winner agrees that FORUM may use the winner's name in connection with the results of the Promotion without additional compensation.

Limitation of Liability: FORUM Credit Union is not responsible for printing or typographical errors in any Sweepstakes related materials or for any entries that are late, lost, incomplete, misdirected, illegible, corrupted, or not received due to computer, electronic, communication, human, or other error or malfunction.

FORUM Credit Union reserves the right, in its sole discretion and to the extent permitted by law, to cancel, suspend, terminate, or modify the Sweepstakes if fraud, technical failures, or any other factor compromises the integrity or administration of the Sweepstakes. To the fullest extent permitted by law, FORUM Credit Union shall not be liable for any indirect, incidental, consequential, or punitive damages arising out of or related to the Sweepstakes.

Liability Release: By accepting any prize or reward affiliated with this Sweepstakes, the winner agrees to defend, indemnify, and hold harmless FORUM Credit Union and/or any its affiliates, and each of its respective current and former officers, directors, employees, representatives, and agents (collectively, "Released Parties") from any and all losses, damages, claims, debts, demands, obligations, costs, fees, expenses, actions, causes of action, and liabilities of any kind or nature whatsoever (including reasonable attorney's fees and disbursements)
arising out of or in any way related to participation in the Sweepstakes, participants image, or the acceptance, possession, use, or misuse of any prize or reward, including any travel, personal injury, death, or property damage.

By participating in the Sweepstakes and/or accepting any prize or reward, Participants agree, to the fullest extent permitted by law, to waive, release, discharge, and hold harmless FORUM Credit Union and the Released Parties from any and all claims or causes of action, known or unknown, arising out of or related to participation in the Sweepstakes or the acceptance, possession, use, or misuse of any prize or reward, except for claims or liabilities that cannot legally be waived.

No Purchase Necessary: NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. SPENDING $250.00 IS NOT REQUIRED TO ENTER OR WIN AND WILL NOT INCREASE YOUR CHANCES OF WINNING.

Eligible participants may enter by using the Free Alternative Method of Entry described in the "How to Enter" section of these Official Rules. All eligible entries, regardless of method of entry, will have an equal chance of winning.

Federally insured by NCUA