

MORTGAGE LOAN CRUISE SWEEPSTAKES PROMOTION

OFFICIAL RULES

1. PROMOTIONAL PERIOD

The promotional period for this Sweepstakes begins on June 15, 2026 and ends on August 31, 2026 ("Promotional Period").

2. HOW TO ENTER

Members who fund a first mortgage loan of \$150,000 or more with Foothill Credit Union during the Promotional Period will automatically receive one (1) entry into the Sweepstakes. Eligible mortgage products include fixed-rate mortgages, conforming high-balance fixed-rate mortgages, no-cost fixed-rate mortgages, and adjustable-rate mortgages. Home equity lines of credit (HELOCs) and home equity loans are excluded from this promotion.

NO PURCHASE NECESSARY. To enter without funding a mortgage loan, hand print your name, complete address, city, state, ZIP code, age, email address, and daytime telephone number on a 3" x 5" card and mail it to:

Foothill Credit Union
Attn: Marketing Department – Mortgage Cruise Sweepstakes
P.O. Box 660130
Arcadia, CA 91066-0130

Mail-in entries must be received by August 31, 2026.

Limit one (1) entry per person regardless of method of entry. Foothill Credit Union is not responsible for lost, late, damaged, illegible, misdirected, incomplete, or postage-due entries.

3. ELIGIBILITY

The Sweepstakes is open to legal residents of the United States who are at least eighteen (18) years of age and members of Foothill Credit Union at the time of entry.

Employees, directors, officers, volunteers, agents, vendors, and contractors of Foothill Credit Union, Odenza Marketing Group, and their immediate family members (spouse, parent, child, sibling, and their respective spouses) and household members are not eligible to participate.

Void where prohibited by law.

4. NO PURCHASE NECESSARY

No purchase is necessary to enter or win. A purchase does not increase the chances of winning. By participating, entrants agree to be bound by these Official Rules and the decisions of Foothill Credit Union, which are final and binding in all matters relating to this Sweepstakes.

5. DRAWING

Two (2) winners will be selected in a random drawing from all eligible entries received during the Promotional Period. The drawing will be conducted by Foothill Credit Union or its designated representative on or about September 15, 2026.

Potential winners will be notified within five (5) business days following the drawing and will have five (5) business days to respond and verify eligibility. If a potential winner cannot be contacted, is ineligible, fails to respond within the required time period, or declines the prize, an alternate winner may be selected.

6. PRIZE DESCRIPTION AND APPROXIMATE ODDS OF WINNING

Two (2) winners will each receive one (1) certificate for a 4-DAY/3-NIGHT Ocean Adventure Cruise for two adults, provided by Odenza Marketing Group.

The Approximate Retail Value ("ARV") of each prize is up to approximately \$800 to \$1,000. Retail values are expressed as estimated "UP TO" amounts. Actual values may vary significantly. The total ARV of all prizes awarded is up to approximately \$1,600 to \$2,000.

Certificates are not redeemable for cash.

The guest is responsible for travel and port taxes of \$99.00 USD per person. The total mandatory taxes and fees payable by the recipient are \$198.00 USD per couple. Additional expenses, including transportation, gratuities, optional excursions, travel insurance, baggage fees, hotel accommodations, meals not included with the cruise package, and other personal expenses, are the sole responsibility of the recipient.

A one-time refundable deposit may be required prior to embarking on the cruise. Please refer to the certificate terms and conditions for complete details.

Winners must register their certificate directly with Odenza Marketing Group and comply with all redemption requirements, restrictions, blackout dates, availability limitations, and travel conditions established by Odenza Marketing Group. Prize details are subject to the terms and conditions accompanying the certificate.

No substitution, transfer, assignment, or cash redemption of the prize is permitted except at the sole discretion of Odenza Marketing Group.

Odds of winning depend upon the number of eligible entries received.

7. GENERAL CONDITIONS AND LIMITATIONS OF LIABILITY

By participating in this Sweepstakes, entrants agree to release and hold harmless Foothill Credit Union, Odenza Marketing Group, and their respective officers, directors, employees, agents, representatives, affiliates, successors, and assigns from any and all liability, claims, losses, damages, injuries, costs, or expenses arising from participation in the Sweepstakes or acceptance, possession, use, or misuse of any prize.

Foothill Credit Union reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical failures, unauthorized intervention, or any other factor beyond its reasonable control impairs the integrity or proper administration of the Sweepstakes.

Foothill Credit Union is not responsible for any injury, loss, damage, delay, cancellation, or inconvenience arising from travel arrangements, cruise operations, or services provided by Odenza Marketing Group or any third-party travel provider.

8. PUBLICITY RELEASE

Except where prohibited by law, acceptance of a prize constitutes the winner's consent to the use of their name, city and state of residence, photograph, likeness, voice, and statements for advertising, promotional, and publicity purposes by Foothill Credit Union without additional compensation or notice.

9. WINNERS LIST

The names of the winners will be available within ninety-six (96) hours after winner verification at www.foothillcu.org.

To request a copy of the winners list, send a self-addressed, stamped envelope to:

Foothill Credit Union
Attn: Marketing Department – Mortgage Cruise Sweepstakes Winners List
P.O. Box 660130
Arcadia, CA 91066-0130

10. SPONSOR

This Sweepstakes is sponsored by:

Foothill Credit Union
P.O. Box 660130
Arcadia, CA 91066-0130

11. PRIZE PROVIDER

The cruise certificates are provided and fulfilled by Odenza Marketing Group. Odenza Marketing Group is solely responsible for prize fulfillment and administration of the travel certificates. Foothill Credit Union is not responsible for the administration, fulfillment, redemption, operation, or availability of the cruise prize.

All questions regarding certificate redemption, travel arrangements, restrictions, fees, availability, and prize fulfillment should be directed to Odenza Marketing Group in accordance with the terms and conditions provided with the certificate.