

## 2026 BEAT THE HEAT GIVEAWAY OFFICIAL RULES

For the purpose of these Official Rules, the sponsor of this promotion, People First Federal Credit Union, may be referred to throughout as “**People First**” or “**Sponsor**”.

The Beat the Heat Giveaway (the “**Giveaway**”) runs from 9:00 a.m. Eastern Standard Time (“**EST**”) on June 15, through 5:00 p.m. EST on July 15, 2026. By entering this Giveaway contest, you agree that you have read, understand, and agree to accept and comply with these Official Rules.

### **NO PURCHASE NECESSARY TO ENTER OR WIN**

No purchase is necessary to enter or win. Membership account activity will not increase your odds of winning.

### **SPONSOR**

This giveaway is sponsored, administered, and operated by People First Federal Credit Union, P.O. Box 119, Allentown, PA 18105. By entering this Giveaway contest, you agree that the decisions of the Sponsor shall be final in all matters.

### **RULES, TERMS, AND CONDITIONS**

By participating, each entrant: (i) agrees to be bound by all rules, terms, and conditions of the giveaway; and (ii) understands the results are final in all respects.

### **APPLICABLE LAW AND VOID WHERE PROHIBITED**

The giveaway is subject to all applicable federal, state, and local laws and regulations. Void where prohibited or restricted by law.

### **PROMOTION OVERVIEW**

This promotion is eligible to all persons as defined in the “Eligibility” section. All winners will be determined by random drawing from all eligible entries received.

### **ELIGIBILITY**

To enter for a chance to win a Giveaway prize, you must: (i) be at least eighteen (18) years of age or older at the time of entry; (ii) be a People First member in good standing (no past due loans, overdrawn deposit accounts, or charged-off accounts; this requirement also applies to any linked or joint accounts); (iii) have a valid SSN or TIN; and, where an entry requires it, (iv) have a public Facebook and/or Instagram account.

The contest is exclusive to People First members only. Employees and Board Members of People First, and their immediate family members are not eligible to enter the contest. Information about entrants will not be shared with third parties.

### **GIVEAWAY DATES**

The Giveaway will be conducted on the following date: week of 7/20/2026.

### **GIVEAWAY PERIOD**

The Giveaway period begins Monday, June 15, 2026 at 9:00 a.m. EST and continues through Wednesday, July 15, 2026, at 5:00 p.m. EST. Subject to the terms and conditions hereof, each day a new prize will be posted, and entries will be accepted from 9:00 a.m. through 5:00 p.m. on the Giveaway date. The drawing from each Giveaway date will take place the following business day after 9:00 a.m. for weekdays.

## **HOW TO ENTER**

Eligible participants may enter the contest on the Giveaway dates by (i) scanning the QR code or going to the website URL (<https://forms.cloud.microsoft/r/w4YNZ3abN8>) provided at any People First full service branch to submit the entry form answering the stated questions; (ii) using People First's Facebook page (<https://www.facebook.com/peoplefirstfcu>) to "LIKE" the post and "SUBMIT" the entry form provided answering the stated questions; and/or (iii) using People First's Instagram page (<https://www.instagram.com/peoplefirstfcu/>) to "LIKE" and "SUBMIT" the entry form provided answering the stated questions.

No purchase is necessary to enter or win. In addition to the methods above, entry is also open to new members who open both a membership savings account and a checking account at the Tilghman Square, Trexlertown, Bethlehem Township, or Nazareth branches between June 15, 2026, and July 15, 2026. To qualify for entry into the raffle drawing at the branch where the account was opened, the account holder must complete a minimum of ten (10) transactions between the date of account opening and the winner selection date. On the day of the drawing, the account must remain open, active, and maintain a minimum balance of \$50.00. Limit one (1) entry per new member.

Current members may also enter by participating in the Refer-a-Friend program during the Giveaway Period; eligible referring members will receive one (1) entry into the giveaway for each qualifying referral, subject to these Rules.

In all cases, People First must be able to confirm the identity of entrant and confirm that the entrant matches the applicable account holder and otherwise satisfies all other eligibility requirements set forth herein (as an example only, that the entrant's Instagram User ID matches the applicable name on the member's People First account).

Each eligible participant can enter once per day on Facebook, once per day on Instagram, and once per day in a People First Branch. People First also reserves complete discretion to void any entries that are lewd, harassing, spam, or otherwise do not conform to these Rules, Terms, and Conditions. Participants may be encouraged to share information about the promotion with their friends and followers via social media, but no such action is required to win.

Facebook and Instagram entries must be submitted in accordance with the post instructions during the Giveaway Period. Only entries submitted during the Giveaway Period as described herein will be eligible to win. All properly completed entries will automatically be entered into the Giveaway. Entries in excess of the stated limits will be disqualified. The website's database clock will be the official timekeeper for the Giveaways. Incomplete, corrupted, false, late, illegible, forged, or altered ballot entries will be disqualified.

Use of any robotic, automatic, programmed, or similar entry method or entering more than the number of times permitted will void all entries and result in disqualification. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. People First reserves the right, at its sole discretion, to disqualify any entrant (and all of their Giveaway Entries) from the Giveaway or any other promotion conducted now or in the future by People First or any of its affiliated companies, if the entrant tampers with the entry process or if an entrant's act of fraud or misconduct affects the integrity of the Giveaway in any way.

## **SELECTION AND ANNOUNCEMENT OF WINNERS**

People First representatives will randomly select two (2) entry from all eligible entries from that day's giveaway the following business day. For example, the 12/01/2025 winner will be selected on 12/02/2025. The random drawing will be held at People First Federal Credit Union, 740 Hamilton St, Suite 300,

Allentown, Pennsylvania. Once an individual has won a prize, he or she is ineligible to win another. A member must satisfy all eligibility criteria set forth herein in order to win and receive a prize. The requirement also applies to any linked or joint accounts. Daily winners will be notified by the telephone number listed on the People First account and will be given one (1) business day to respond. For the avoidance of doubt, a winner's prize must be picked up at a People First branch office within two (2) business days of the date that the award is determined. If the prize is unclaimed after two (2) business days, or the member is not in good standing (as described above) or is otherwise not eligible hereunder, then the prize is forfeited and awarded to an alternate winner.

## **PUBLICITY**

By accepting any prize from People First, to the fullest extent permissible under applicable law, the winner consents to the use of his or her name, photographs, biographical information, image, and/or likeness for any and all advertising/publicity purposes without further consideration, except where prohibited by law. The winner expressly waives the right to review any and all advertising bearing his or her name, photographs, likeness, and titles prior to its use. After confirmation of winners, People First may post winners' names at:

- <https://www.facebook.com/peoplefirstfcu>
- <https://www.instagram.com/peoplefirstfcu/>
- <https://www.linkedin.com/company/peoplefirstfcu>
- <https://peoplefirst.com/>

## **PRIZES**

The prizes and their estimated retail values are listed below for each day of the giveaway. Prizes are not transferrable or redeemable for cash. No prize may be wagered, exchanged, or otherwise used to accumulate additional prizes by the winner. Sponsor reserves the right to substitute a prize of equal or greater value. All prizes must be claimed (and picked up by the winner at a People First branch office) within two (2) business days' notice of winning. If a winner cannot be contacted, does not claim the prize, the member is not in good standing (as defined in the "Eligibility" section), or is disqualified, People First shall determine an alternate winner from the eligible entries for that day of the promotion. The winner must claim the prize at any People First branch.

One winner will be selected from each of the following countdown days. There will only be one winner from each day, and not one winner per platform. The actual drawing for each date will take place approximately 24-72 hours after the Giveaway is posted to social media.

### **New Member Prize Package**

One (1) New Member winner will receive:

- RTIC 22 QT Ultra-Light Wheeled Cooler (Estimated Retail Value: \$179.00)
- RTIC Freezable Divider (Estimated Retail Value: \$21.99)
- Beach Cabana Towel (Estimated Retail Value: \$8.75)
- Water Balloons (Estimated Retail Value: \$2.50)
- Beach Ball (Estimated Retail Value: \$1.50)
- JBL Clip 4 Speaker (Estimated Retail Value: \$64.95)
- Owala FreeSip Tumbler 40oz (Estimated Retail Value: \$44.99)
- Frost Buddy Universal Buddy (Estimated Retail: \$39.99)
- Lands End Canvas Tote Bag (Estimated Retail: \$41.91)

**Total Estimated Retail Value: \$404.58**

## **Current Member Prize Package**

One (1) Current Member winner will receive:

- RTIC 16 QT Road Trip Cooler (Estimated Retail Value: \$99.00)
- RTIC Freezable Divider (Estimated Retail Value: \$9.99)
- Scrub Daddy Toy Story 5 Edition Sponges (Estimated Retail Value: \$17.99)
- Beach Cabana Towel (Estimated Retail Value: \$8.75)
- Water Balloons (Estimated Retail Value: \$2.50)
- Beach Ball (Estimated Retail Value: \$1.50)
- JBL Clip 4 Speaker (Estimated Retail Value: \$64.95)
- Owala FreeSip Tumbler 40oz (Estimated Retail Value: \$44.99)
- Frost Buddy Universal Buddy (Estimated Retail: \$39.99)

**Total Estimated Retail Value: \$289.66**

## **ODDS**

Actual odds of winning depend upon the total number of eligible entries received as of the date of each particular giveaway.

## **WINNER VERIFICATION AND PRIZE CONDITIONS**

As noted above, in order to officially receive a prize, winners must be validated as: (i) a People First member; and (ii) otherwise as an eligible entrant hereunder. In addition, before the Potential Winner will be deemed a Prize Winner, he/she will be required to sign any legal documents the Sponsor may require, including, if necessary, an IRS Form W-9 (collectively, "**Prize Verification Forms**"), and an Affidavit of Eligibility and Liability Release and Publicity Release Form, within ten (10) days from the date Sponsor mailed the Prize Verification Forms to the Potential Winner(s), or the Potential Winner(s) will be subject to disqualification. If the Potential Winner(s) chooses not to accept his/her Prize or is unable to be notified, an alternate Potential Winner will be randomly selected from all the remaining Entries. If the Sponsor is unable to award the Prize after two (2) attempts, the Prize will not be awarded. The Winner(s) may not substitute, assign, or transfer any prize or redeem any non-monetary prize in lieu of his/her Prize. Sponsor reserves the right in their sole discretion to substitute the Prize (or prize component, if applicable) with one of equal or greater value. All federal, state, or other tax liabilities (including income taxes) arising from the Prize associated with the Giveaway will be solely the responsibility of the Winner(s). No Transfer, substitution, or cash equivalent for the prize is allowed. The giveaway item is non-transferable and may not be given, bartered, substituted, sold, or exchanged for cash or another giveaway item. Unused components of the giveaway item have redeemable cash value. All income taxes resulting from acceptance of the prize are the responsibility of winner.

## **GIVEAWAY CONDITIONS**

By submitting an entry, each entrant: (i) represents and warrants that entrant is eligible to participate in the Giveaway; and (ii) agrees to abide by, and be bound by, these Official Rules, Sponsor's Privacy Policy (available at: <https://peoplefirst.com/privacy-policy>) and the decisions of the Sponsor on all matters relating to this promotion; (iii) hereby waives any right to claim ambiguity in the Giveaway or these Official Rules; (iv) agrees, to the fullest extent permissible under applicable law, to forever and irrevocably release, discharge, indemnify and hold harmless the Sponsor, its affiliates, and each of their respective officers, directors, employees, representatives, and agents (the "**Released Parties**") from any and all liability, loss or damage of any kind, to the person (including death), or property, resulting in whole or in part, directly or

indirectly suffered or resulting from participation in the Giveaway or the use, misuse or acceptance or possession of a Prize or any portion thereof, or participation in any Giveaway-related activity; (v) agrees to grant Sponsor (where permitted by law) the right to use entrant's name, voice, photograph, likeness, statements, and biographical information on a worldwide basis, in all forms of media, in perpetuity and for advertising or promotional purposes without review or further compensation; and (vi) agrees to warrant and represent that the use of the materials submitted in the Giveaway will not violate the rights of any third parties. All Entries become the exclusive property of the Sponsor, will not be acknowledged, or returned, and may be used by the Sponsor in any manner or media in perpetuity without compensation. Receipt of any of the prize components of the Giveaway is conditioned upon compliance with any and all applicable federal, state, and local laws, rules, and regulations. Noncompliance with any of the above may result in disqualification.

#### **LIMITATION OF LIABILITY**

**BY ENTERING THE GIVEAWAY, ENTRANTS HEREBY AGREES THAT THE RELEASED PARTIES ARE NOT RESPONSIBLE FOR ANY CLAIMS, DAMAGES, EXPENSES, COSTS OR LOSSES TO ANY PERSON (INCLUDING DEATH) OR PROPERTY OF ANY KIND RESULTING FROM, ARISING FROM, OR IN CONNECTION WITH, IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM (A) ANY TYPOGRAPHICAL OR OTHER ERROR IN THE PRINTING OF THE OFFICIAL RULES, OFFERING OR ANNOUNCEMENT OF ANY PRIZE; (B) LOST, STOLEN, DAMAGED, GARBLED, INCOMPLETE, MISADDRESSED, POSTAGE DUE OR MISDIRECTED ENTRIES, E-MAILS OR OTHER COMMUNICATIONS; (C) ERRORS, OMISSIONS, INTERRUPTIONS, DELETIONS, DEFECTS OR DELAYS IN OPERATIONS OR TRANSMISSION OF INFORMATION, IN EACH CASE WHETHER ARISING BY WAY OF TECHNICAL OR OTHER FAILURES OR MALFUNCTIONS OF COMPUTER HARDWARE, SOFTWARE, COMMUNICATIONS DEVICES OR TRANSMISSION LINES; (D) DATA CORRUPTIONS, THEFT, DESTRUCTION, LOSS, UNAUTHORIZED ACCESS TO OR ALTERATION OF ENTRY MATERIALS; (E) 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 E-MAIL ACCOUNT TO RECEIVE E-MAIL MESSAGES; OR (F) ANY PROBLEMS OR TECHNICAL, HARDWARE OR SOFTWARE MALFUNCTIONS OF ANY TELEPHONE NETWORK OR TELEPHONE LINES, FAILED, INCORRECT, INACCURATE, INCOMPLETE, GARBLED OR DELAYED ELECTRONIC COMMUNICATIONS WHETHER CAUSED BY THE SENDER OR BY ANY OF THE EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE GIVEAWAY, COMPUTER ONLINE SYSTEMS, SERVERS OR PROVIDERS, COMPUTER EQUIPMENT, SOFTWARE, FAILURE OF ANY E-MAIL OR ENTRIES TO BE RECEIVED BY THE SPONSOR DUE TO TECHNICAL PROBLEMS, HUMAN ERROR OR TRAFFIC CONGESTION, UNAVAILABLE NETWORK CONNECTIONS ON THE INTERNET OR ANY WEBSITE, OR ANY COMBINATION THEREOF, INCLUDING, WITHOUT LIMITATION, ANY INJURY OR DAMAGE TO ENTRANT'S OR ANY OTHER PERSON'S COMPUTER RELATING TO OR RESULTING FROM PARTICIPATING IN THE GIVEAWAY OR DOWNLOADING ANY MATERIALS ASSOCIATED WITH THE GIVEAWAY. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. SPONSOR RESERVES THE RIGHT TO CORRECT CLERICAL OR TYPOGRAPHICAL ERRORS IN ANY PROMOTIONAL MATERIALS.**

**IN ADDITION, RELEASED PARTIES SHALL NOT BE RESPONSIBLE FOR ANY CANCELLATIONS, DELAYS, DIVERSIONS OR SUBSTITUTIONS, OR ANY ACTS OR OMISSIONS WHATSOEVER BY ANY PERFORMER(S)/EVENT(S), OR ANY OTHER PERSONS PROVIDING SERVICES NECESSITATED BY THE SAME. WITHOUT LIMITING THE FOREGOING, THE GIVEAWAY AND ALL MATERIALS PROVIDED ON OR THROUGH THE WEBSITE ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, THE IMPLIED**

**WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU. CHECK YOUR LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.**

## **GOVERNING LAW AND DISPUTES**

All participants agree to abide by these Official Rules and by the decisions of People First.

This Giveaway is governed by the laws of the Commonwealth of Pennsylvania and all issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the entrant and People First in connection with the Giveaway, shall be governed by, and in accordance with, the laws of the Commonwealth of Pennsylvania without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the Commonwealth of Pennsylvania.

Except as otherwise set forth herein, all other applicable federal, state, and local laws and regulations apply. People First reserves the right to terminate or modify the Giveaway in its sole discretion. Except where prohibited, all participants agree that: (1) any and all disputes, claims, and causes of action arising out of or connected with the Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of Pennsylvania; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway, (2b) but in no event or circumstances will attorney fees be awarded; and (3) and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS MAY NOT ALLOW LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.**

## **CAUTION**

Any attempt to deliberately damage or undermine the legitimate operation of this Giveaway may be a violation of criminal and civil laws and Sponsor reserves the right to seek damages from those making such attempts to the fullest extent permitted by law.

## **COPIES OF RULES**

Copies of these rules are free and available by sending a request, along with a self-addressed stamped envelope, to People First Federal Credit Union, P.O. Box 119, Allentown, PA 18105. People First reserves the right, in its sole discretion and without any resulting responsibility or liability, to cancel, modify, or suspend this Giveaway or to amend these rules and regulations at any time for any reason.

## **ADDITIONAL TERMS**

By entering the Beat the Heat Giveaways, you agree to comply with all the terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. People First is not responsible for any incorrect, illegible, or inaccurate information.

All decisions of People First with respect to the Giveaway, or any aspect of the Giveaway, are final.

## **RELEASE OF FACEBOOK AND INSTAGRAM**

The promotion is in no way sponsored, endorsed, administered by, or associated with Facebook, Inc., Instagram, or any of its subsidiaries or affiliates. By participating in the promotion, each participant and

winner waives any and all claims of liability against Facebook Inc., Instagram, its subsidiaries and affiliates, and all principals, employees, and agents for any personal injury or loss which may occur from the conduct of or participation in, the promotion, or from the use of any prize.

**WINNER INFORMATION**

For a listing of winners, please send a self-addressed stamped envelope to People First, Attention: Beat the Heat Giveaway – Marketing, P.O. Box 119, Allentown, PA 18105. All requests must be received on or before September 15, 2026.