

“Fill My Tank” \$100 Monthly Sweepstakes

NO PURCHASE OR DONATION IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. **Eligibility:** This Sweepstakes is open to anyone who finances an auto at one of Citadel’s preferred dealers. The Sweepstakes is only open to legal residents of the United States who are 18 years old as of the date of entry, and is void where prohibited by law. Employees of Citadel Federal Credit Union (“Citadel”), its affiliates, board members, subsidiaries, advertising and promotion agencies, and suppliers, (collectively the “Employees”), and immediate family members and/or those living in the same household of Employees are not eligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

2. **Agreement to Rules:** By participating, the Entrant (“You”) agree to be fully unconditionally bound by these Rules, and You represent and warrant that You meet the eligibility requirements. In addition, You agree to accept the decisions of Citadel Federal Credit Union as final and binding as it relates to the content of this Sweepstakes.

3. **Entry Period:** Entries will be accepted online starting at 12:00 a.m. Eastern Time (“ET”) on Friday July 1, 2022. The entry period will end at 11:59 PM ET on Friday, December 30, 2022. Entries received after 11:59 PM EST will not qualify for entry.

4. **How to Enter:** Entrants may enter the Sweepstakes during the Entry Period by enrolling in citadelbanking.com and making an online auto payment.

(i) **ONLINE:** Entrants can access the Site by visiting www.citadelbanking.com/auto and clicking the “Fill My Tank” button and follow the steps to enroll in citadelbanking.com and make a payment.

(ii) **MAILING A NOMINATION:** Entrants can mail nominations to 520 Eagleview Blvd., Exton, PA 19341 with the attention Fill My Tank Sweepstakes, Citadel Marketing Team.

You must provide all required information requested on nomination form as indicated by asterisk (*) symbols. All Entries must fulfill all Sweepstakes requirements, as specified, to be eligible to be entered for a chance to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Citadel Federal Credit Union. You may submit multiple Entries during the Entry Period; however You will only be counted as entering once. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules. If You use fraudulent methods or otherwise attempt to circumvent the rules, your Entry may be removed from eligibility at the sole discretion of Citadel Federal Credit Union.

All Entries must be completed and submitted by 11:59 PM ET on Friday December 30, 2022, to be eligible to be entered for a chance to win. Normal Internet access, usage charges, wireless charges, text message or data charges imposed by Entrants’ online or wireless

service providers may apply. Citadel Federal Credit Union will not be responsible for any charges incurred by the Entrant by entering the Sweepstakes.

By entering, You agree that if selected as the Winner of the Sweepstakes, You consent to being contacted by email, to the email address provided on the Entry Form You submitted as part of Your Entry, in order to complete confirmation and delivery of prize.

6. **Prizes:** The winner of the Sweepstakes (the "Winner") will receive one (1) \$100 savings account deposit.

7. **Odds:** The odds of winning depend on the number of eligible entries received.

8. **Winner Selection and Notification:** Four (4) Winners will be selected each month during the sweepstakes period randomly from all Sweepstakes Entries received, under the supervision of Citadel Federal Credit Union. The Winners will be notified by email, based on information provided on the membership application within seven (7) days following selection of each Winner. Citadel may ask for the Winner to provide his/her name, phone number, email address, date of birth and/or zip code. Upon receiving the Winner's response, Citadel will contact the winner to notify the receipt of the Prize. Citadel Federal Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within three (3) days from the time prize notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected by the Sweepstakes Administrator. Receipt by Winner of the prize offered in this Sweepstakes is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT CITADEL FEDERAL CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE SWEEPSTAKES, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

Winners List: To obtain a full list of Winners, please email socialmedia@citadelbanking.com

9. **Rights Granted by You:** By entering this sweepstakes, You understand and agree that Citadel Federal Credit Union, anyone acting on behalf of Citadel Federal Credit Union, and Citadel Federal Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, likeness, statements about the Sweepstakes, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.

10. **Terms & Conditions:** Citadel Federal Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes should virus, bug, non-authorized human intervention, fraud, or other cause beyond Citadel Federal Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Sweepstakes. In such case, Citadel Federal Credit Union may select the Winner from all eligible entries received prior to and/or after (if appropriate) the action taken by Citadel

Federal Credit Union. Citadel Federal Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Sweepstakes or website or violates these Terms & Conditions. Citadel Federal Credit Union has the right, in its sole discretion, to maintain the integrity of the Sweepstakes, to void entries for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Sweepstakes rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws. Should such attempt be made, Citadel Federal Credit Union reserves the right to seek damages to the fullest extent permitted by law.

11. Limitation of Liability: By entering, You agree to release and hold harmless Citadel Federal Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Sweepstakes and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.

12. Disputes: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE UNITED STATES OF AMERICA AND PENNSYLVANIA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Sweepstakes, participant agrees that any and all disputes that cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Pennsylvania having jurisdiction. Further, in any such dispute, under no circumstances shall participant be permitted to obtain awards for, and hereby waives all rights to, punitive, incidental, or consequential damages, including reasonable attorney's fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Sweepstakes). Participant further waives all rights to have damages multiplied or increased.

13. Sponsor: The Sponsor of the Sweepstakes is Citadel Federal Credit Union 520 Eagleview Blvd, Exton, PA 19341.

14. By submitting an Entry, You, agree that you have affirmatively reviewed, accepted, and agreed to all of the Official Rules.