

OFFICIAL BILL PAY SURVEY SWEEPSTAKES RULES NO PURCHASE NECESSARY TO ENTER OR WIN

1. Eligibility: This Sweepstakes is open only to those who successfully complete the survey distributed by Citadel on March 9, 2021 or submit entries relevant to the Survey Sweepstakes (the "Sweepstakes"). The Sweepstakes is only open to legal residents of the United States who are 18 years of age or older 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. Void where prohibited.

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 as final and binding as it relates to the content of this Sweepstakes.

3. Entry Period: Entries will be accepted online starting at 3:45 PM Eastern Time ("ET") Tuesday, March 9, 2021 and ends at 11:59 PM ET on Thursday, March 18, 2021, or when the Survey response goal is reached, whichever comes first. Survey response goal is 1,000 completed surveys.

4. How to Enter: There are two (2) ways to enter the Sweepstakes during the Entry Period: (a) Survey Entry: Any individual who successfully completes the Survey will be entered to win. Entrants must fill out all of the required fields on the Survey in order to receive one (1) entry into the Sweepstakes. All Entry components submitted shall herein be referred to as the "Entry." Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Citadel. (b) Alternate Method of Entry: Entrants may enter the Sweepstakes by mail (Mail-In Entry). Entrants who choose to submit a Mail-In Entry may do so by printing the following on a standard 4" x 6" postcard: your full name, street address, city, state, zip code, phone number, and email address (if available) and mailing it to 520 Eagleview Blvd, Exton, PA 19341, ATTN: Citadel Survey Sweepstakes. Mail-in Entries must be postmarked within the Entry Period and received within 7 days of the end of the Entry Period. All Mail-In Entries must be sent separately. There is a limit one (1) Entry per person, survey, phone number, and/or email address, regardless of entry method. 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 submission may be removed from eligibility at the sole discretion of Citadel. No mechanically or programmatically reproduced entries are permitted. Only potential winners will be notified by phone or email address (as submitted with the Entry). The Sponsor will not verify receipt of entries for Entrants. All entries submitted become the sole property of Citadel Federal Credit Union and will not be returned. Citadel Federal Credit Union is not responsible for lost, late, misdirected, illegible, or damaged Entries.

5. Prizes: Eight (8) respondents to enter (the "Winners") will win one (1) twenty-five (25) dollar Amazon Gift Card (the "Prize"). The Winner(s) will be randomly selected from all completed entries received during the Survey entry period. Total value of prizes to be awarded: \$100. Citadel reserves the right to substitute Prize for another item of equal value. The specifics of the prize shall be solely determined by

Citadel. No cash or other prize substitution shall be permitted except at Citadel's discretion. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. Acceptance of prize constitutes permission for Citadel to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law.

6. Winner Selection and Notification: Eight (8) Entrants who submit a completed Survey Entry or Mail-In Entry will be randomly selected to win a Prize eight (8) days after completion of Survey entry period. The Winner(s) will be notified by phone or email (as submitted with the Entry) within seven (7) days following the selection of the Winner(s). The Winner may also be asked to provide his/her full name, phone number, email address, date of birth and/or mailing address. Upon receiving the Winner's response, Citadel will contact the winner to finalize the delivery of the prize. Citadel 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 the Winner cannot be contacted by the Sweepstakes Administrator within seven (7) days, he/she will be ineligible and an alternate Winner will be selected by the Sweepstakes Administrator. If the Winner fails to claim the prize within seven (7) days from when the time prize notification was sent, respond to the prize notification, or if the prize is returned, then the prize may be forfeited and an alternate Winner will be selected. Receipt by the Winner of the prize offered in this Sweepstakes is conditioned upon compliance with any and all federal, state, and local laws and regulations. By entering You agree that if selected and ultimately determined to be the Winner of the Sweepstakes, You consent to being contacted via phone or email (as submitted with the Entry) in order to complete confirmation and delivery of prize. Normal Internet access and usage charges imposed by Entrants' online service will apply. Citadel will not be responsible for any charges incurred by the Entrant by entering the Sweepstakes. ANY VIOLATION OF THESE OFFICIAL RULES BY THE WINNER (AT CITADEL'S SOLE DISCRETION) WILL RESULT IN THE WINNER'S DISQUALIFICATION AS THE WINNER OF THE SWEEPSTAKES, AND ALL PRIVILEGES AS THE WINNER WILL BE IMMEDIATELY TERMINATED.

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

8. Terms & Conditions: Citadel 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's control corrupt or affect the administration, security, fairness, or proper conduct of the Sweepstakes. In such case, Citadel may select the Winners from all eligible Entries received prior to and/or after (if appropriate) the action taken by Citadel. Citadel reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with any Entry process or the operation of the Sweepstakes or violates these Terms & Conditions. Citadel has the right, in its sole discretion, to maintain the integrity of the Sweepstakes, to void votes 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 reserves the right to seek damages to the fullest extent permitted by law.