

OFFICIAL RULES

Car Giveaway

1. SPONSORS

The CAR Giveaway (“Contest”) is sponsored by SouthPoint Financial Credit Union (“Sponsor”).

2. ELIGIBILITY

To enter, follow instructions as stated within, respond by the deadline date stated. You will receive a code to be entered once you complete the following: Open a New Membership Savings Account if not already a member of SouthPoint Financial Credit Union and open a new North Star, Rising Star or Shining Star Checking Account at SouthPoint with debit card, enroll in Online Banking and Mobile Banking, enroll in eStatements. If you are a current member of SouthPoint Financial Credit Union, you can enter by opening a new North Star, Rising Star or Shining Star Checking Account with debit card, enroll in Online Banking and Mobile Banking, enroll in eStatements if you do not have an existing checking account at SouthPoint for the last 365 days. Excludes Business Accounts. Employees, Board Members and Volunteers of the Sponsor, as well as the employees of other companies associated with the promotion of the Contest, and the immediate family.

(“immediate family” is defined as spouse, son, daughter, sister, brother, mother, father, step-children, step-siblings and step-parents) of each such employee are not eligible. The Contest is subject to federal, state, and local laws and regulations.

3. AGREEMENT TO OFFICIAL RULES

Participation in the Contest constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning the Contest is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The Sponsor reserves the right to disqualify a participant if the Contest rules are violated in any way. Official Rules are available during regular business hours at any of the Sponsor’s branch locations and on the Contest website, www.southpointfinancial.com/ninety-unleashed. Official Rules will be provided upon request.

4. CONTEST PERIOD

The Contest begins on April 21, 2026, and ends on August 31, 2026. Entries made before or after the official Contest period will be disqualified. Entries will be accepted for the duration of the Contest period.

5. HOW TO ENTER

To enter, follow instructions as stated within, respond by the deadline date stated. You will be automatically entered once you complete the following: Open a New Membership Savings Account if not already a member of SouthPoint Financial Credit Union, open a new Shining Checking Account, North Star Checking Account or Rising Star Checking Account at SouthPoint with debit card, enroll in Online Banking and Mobile Banking, enroll in eStatements.

Additional entries can be obtained by performing tasks designated by the Sponsor as they are spelled out on the entry confirmation page and the website. A maximum of 133 entries can be obtained by individual entrants in the contest. Answers to Sponsor questions will have no bearing on the outcome of the Contest and neither increase nor decrease an entrant's chances of winning. Alternatively, entrants may receive one entry in the Contest by sending a 3x5 index card that includes their name, address, telephone number and e-mail address to the following address:

SouthPoint Financial Credit Union
Attn: Buckle Up: The 90th Just Got Wild
PO Box 406
Sleepy Eye, MN 56085

A maximum of 133 entries may be obtained via the 3x5 postcard. Limit one postcard or paper entry form per person per day. No purchase is necessary to participate or win. Entries received from persons residing in geographic areas in which entry is not permissible will be disqualified. The Contest is void where prohibited by law.

Entrants are required to provide the Sponsor with their legal name, home address, plus a valid, functioning email address (if applicable), and telephone number. By filling out entry form, all entrants agree that the Sponsor may use their voice, name, photograph, and likeness for promotional purposes. Must be a member of the credit union during the contest. The Sponsor and their respective directors, officers, and members assume no responsibility for incorrect, invalid, terminated, or non-functioning e-mail or lost, incomplete, late, illegible, or undelivered entries.

6. PRIZE

The prize is a 2026 Ford Explorer Active 4WD ("Prize") VIN 1FMUK8DH3TGA65183. The retail value of the Prize is \$48,777.69, and there is no cash prize or alternative prize. The Prize will be awarded in its then-present "as is" condition with the remainder of any manufacturer's warranty. Prize may have several thousand miles on the odometer as a result of its being driven to and from promotional venues around Minnesota during the

Contest period. The winner will receive title to the Prize, subject to payment by the winner of all applicable taxes and delivery fees. Title to the Prize will be clear of any debt or financing liens. The Sponsor, their respective parents, subsidiaries, affiliates, and other companies associated with the Contest make no claims of merchantability of the Prize.

7. CONTEST ODDS

The odds of being selected as a finalist depend on the number of entries into contest. If 10,000 entries are made and only a single entry is made by each entrant, the odds of being a pre-event finalist are 9:10,000.

8. PRIZE DRAWING

The winner of the Prize will be determined at a to-be-announced event hosted by the Sponsor (the "Event"). Time and location of the Event will be announced at a later date. Prior to the Event, the Sponsor will randomly select from one drawing for a total of nine finalists from all the eligible entries to take part in a random key draw at the Event to win the Prize. Selection of the finalists will take place on or around September 3, 2026, at which time selected entrants will be contacted. The finalists' names will then be posted on or around September 9, 2026 (allowing time to confirm finalists). Contest entrants need not be present to qualify as a finalist. Entrants must be present at the Event to participate in the random key draw to determine the winner of the Prize. The tenth finalist will be drawn at the event.

9. WINNER NOTIFICATION

The nine pre-event finalists will be revealed on the Contest website on or around September 9, 2026. The name of the winner and his or her respective city (but not street address) will be placed on the Contest website immediately following the Event.

The winner will be required to sign a release form in order to claim the Prize, and also provide the Sponsor with a signed statement confirming his or her eligibility under these Rules and applicable law, plus a valid Minnesota driver's license and social security number. By claiming the Prize and signing the release form, the winner release the Sponsor, their officers, directors, members, employees, subsidiaries and affiliates from any and all claims, liabilities, and/or damages arising directly or indirectly out of the award and/or use of the Prize. The Sponsor are not responsible for illness, death or injury which may be sustained in conjunction with participation in the Contest and/or the use of the Prize awarded.

10. GENERAL CONDITIONS

In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including but not limited to fraud or unauthorized human intervention or other technical problems, or in the event that the Contest is unable to run as planned for any other reason, as determined by the Sponsor in their sole discretion, the Sponsor may, in their sole discretion, either a) suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules or b) award the Prize at random from among the eligible, non-suspect entries received up to the time of the impairment. The Sponsor reserve the right at their sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Contest or to be acting in violation of the legitimate operation of the Contest. Such activities may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserve the right to seek damages (including attorney fees) and any other remedies from any such person to the fullest extent permitted bylaw. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. Decisions of the Sponsor are final.

11. RELEASE AND LIMITATIONS OF LIABILITY

Contest participants agree to release and hold harmless the Sponsor and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Contest, and each of their respective officers, directors, employees, shareholders, representatives, and agents (“Released Parties”) from and against any claim or cause of action arising out of participation in the Contest or receipt and/or use of the Prize.

This includes but is not limited to:

- a) Technical errors associated with the Contest, such as lost, interrupted, or unavailable Internet Service Provider (ISP) access, or network, server, wireless service provider, or related connection errors. Said technical errors may also include the unavailability, limited accessibility, or miscommunication of a failed computer, satellite, telephone, cellular tower, or cable transmission line, or a technical failure or jumbled, scrambled, delayed, or misdirected transmission or computer hardware or software malfunction, or failure;
- b) Unauthorized human intervention in the Contest;
- c) Mechanical, electronic, human, and printing and/or typographical errors;
- d) Application downloads and/or failures;
- e) Any other errors or problems pertaining to the Contest, including, without limitation, errors that may occur in the administration of the Contest, the announcement of the

winner, the cancellation or postponement of the event, or the incorrect downloading and processing of entries or any Contest-related materials;

- f) Injury, death, loss, or damage of any kind, to persons and/or property which may be caused, directly or indirectly, in whole or in part, from the entrant's participation in the Contest or acceptance, receipt, or misuse of the Prize (including any travel or activity related thereto). Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall the entrant be entitled to receive attorney's fees; and/or
- g) Incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest. Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. DISPUTES

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the courts. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Minnesota, 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 Minnesota.

13. LEGAL PROCESS

In the event that the Prize winner is subject to, or the subject of, any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (e.g., garnishment, child support order, judgment, lien, and the like) the Sponsor's delivery of the Prize to an official representative of the governmental entity claiming a right to the Prize shall be deemed to be the award of the Prize to the winner. The Sponsor shall be entitled to rely in good faith upon any documents presented by the representatives seeking to collect the Prize in lieu of the winner. The Sponsor shall not be liable for any claim by winner for damages incidental thereto.

14. FINANCIAL OBLIGATION

The winner assumes the financial obligation for local, state and federal taxes and all applicable fees based on the value of the Prize. In accordance with IRS regulations, is the

winner will be furnished an IRS Form 1099. For additional information, please consult with your tax advisor. The winner will be entirely and solely responsible for paying any such taxes. No other fees, taxes and/or penalties will be paid by the Sponsor in connection with the Contest unless specifically outlined in these rules. However, if needed, the Sponsor may offer loan options to assist the winner in covering the tax obligations associated with the Prize. Terms and eligibility for such loan options will be determined at the Sponsor's sole discretion and may require a separate agreement.

15. PRIVACY

Information submitted with a Contest entry is subject to the Sponsor's privacy policy described at <https://www.southpointfinancial.com/privacy-policy/>

16. WINNERS LIST

For the name of the Prize winner, available after October 15, 2026, send a self-addressed, stamped envelope to:

SouthPoint Financial Credit Union
Attn: Buckle Up: The 90th Just Got Wild Winner List
PO Box 406
Sleepy Eye, MN 56085