

**Mountain America Credit Union Presents
The Any Card Sweepstakes—2024 Official Rules**

No Purchase Necessary to Enter or Win. Some restrictions apply. Void where prohibited. Mountain America Credit Union Presents "The Any Card Sweepstakes" ("Sweepstakes") which shall run from 12:01 a.m. Mountain Time (MT) on August 1, 2024, until 5:00 p.m. Mountain Time (MT) September 30, 2024. Sweepstakes is sponsored by Mountain America Federal Credit Union ("Mountain America Credit Union"). To receive a copy of the rules, please send a self-addressed, stamped envelope to The Any Card Sweepstakes, c/o Mountain America Credit Union, 9800 S. Monroe St., Sandy, UT 84070. Sponsor reserves the right, in their sole discretion and without any resulting responsibility or liability, to cancel, modify or suspend this Sweepstakes or to amend these rules and regulations at any time for any reason. All changes to sweepstakes rules will be posted at www.macu.com/anycard. This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Meta or Visa®. You understand that you are providing your information to Mountain America Credit Union and not to Meta.

Eligibility. The Sweepstakes is open to all legal U.S. residents ("Entrants"), of the United States eighteen (18) years of age and older at the time of entry residing within the State of Utah, Idaho, Montana, Arizona, New Mexico or Nevada. Employees or agents of Mountain America Credit Union and its respective, subsidiaries, affiliated entities, or entity associated with the sponsorship or administration of the Sweepstakes (collectively, the "Sponsors"), as well as members of the same household of any such employee or agent, are ineligible to participate. These restrictions also apply to immediate household members of sweepstakes or prize winners. The phrase "members of the same household" includes spouses, siblings, parents, children, grandparents and grandchildren, whether as in-laws or by current or past marriages, remarriages, adoption, co-habitation or other family extension, and any other persons residing at the same household, whether or not related. No more than one (1) winner of Mountain America Credit Union sponsored sweepstakes per household per calendar year. The Sweepstakes is void where prohibited by law.

How to Enter. To enter, an entrant must either: (1) open a new Mountain America Credit Union debit or credit card for 50 entries, (2) complete a transaction using his/her Mountain America Credit Union debit or credit card for one entry, (3) add a Mountain America Credit Union debit or credit card to a mobile wallet for 50 entries, limited to once per card during the promotional period (4) spend \$500 using a Mountain America Credit Union debit or credit card for 50 entries or (5) submit his/her contact information, including name, email address, and phone number, all by 5:00 p.m. Mountain Time (MT) on September 30, 2024, for one entry. To enter by mail, an entrant must send a self-addressed stamped envelope, along with his or her name, address, and telephone number (or email address) to The Any Card Sweepstakes, ATTN: Entry Forms, 9800 S. Monroe St., Sandy, UT 84070.

Prizes. There will be a weekly drawing for a prize of \$500, \$300, and \$100 account credit. Weekly prizes will be given, one each week, during the sweepstakes period. Actual odds of winning depend on the total number of entries received. Prize winners will be required to produce identification satisfactory to the Sweepstakes Sponsor and sign an affidavit of eligibility and a release (including a publicity release) as prepared by the Sweepstakes Sponsor as a condition of receiving their prize.

Notification. The Winners will be notified by email (or telephone, where applicable) and will be required to sign an Affidavit of Eligibility and Liability Release, as well as a Publicity Release. In the event of non-compliance of these Official Rules, or if the prize is unclaimed or returned as undeliverable, the prize will be forfeited and awarded to an alternate winner determined by the Sponsor.

LIMITATION OF LIABILITY AND RELEASE. SPONSOR ASSUMES NO RESPONSIBILITY FOR TECHNICAL FAILURES OF ANY KIND, OR ENTRIES THAT ARE STOLEN, INCOMPLETE, DELAYED BY COMPUTER TRANSMISSIONS, LOST, LATE, MISDIRECTED, ILLEGIBLE, OR MUTILATED. SPONSOR IS ALSO NOT RESPONSIBLE FOR ANY INCORRECT OR INACCURATE INFORMATION, WHETHER CAUSED BY WEBSITE USERS OR ANY EQUIPMENT OR PROGRAMMING ASSOCIATED WITH OR UTILIZED IN THE SWEEPSTAKES OR BY ANY TECHNICAL OR HUMAN ERROR WHICH MAY OCCUR IN THE PROCESSING OF SUBMISSIONS IN THE SWEEPSTAKES. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SHOULD SPONSOR CHOOSE NOT TO ENFORCE ANY TERM OF THESE OFFICIAL RULES, IT SHALL NOT CONSTITUTE A WAIVER OF THAT PROVISION.

Governing Law and Disputes. All participants agree to abide by these Official Rules and by the decisions of the Sponsor. This Sweepstakes is governed by the laws of the State of Utah. All federal, state and local laws and regulations apply. Sponsor reserves the right to terminate or modify the Sweepstakes 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 this Sweepstakes 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 Utah; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event, attorneys' fees; and (3) under no circumstances will participants be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and in accordance with, the laws of the State of Utah 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 State of Utah.

Miscellaneous and Right to Cancel/Modify the Sweepstakes. Sweepstakes prizes are nontransferable. All decisions of the Sponsor with respect to the sweepstakes are final. Payment of any and all federal, state and local taxes is the sole responsibility of the prize winner(s), and winners will receive and be required to complete an IRS Form W-9 and will receive an IRS Form 1099-Misc. from Sweepstakes Sponsor. Sponsor reserves the right, at its sole discretion and for any reason, to cancel, terminate, modify or suspend the Sweepstakes in any way, without notice.

Sponsor. Mountain America Federal Credit Union.