

Official Rules for Florida Credit Union's Back-to-School Giveaway

1. Agreement to Rules: By entering this giveaway, the Entrant ("You") agrees to abide by Florida Credit Union's Official Rules and decisions, which are fully and unconditionally binding in all respects. Florida Credit Union reserves the right to refuse, withdraw, or disqualify any entry at any time at its sole discretion. By entering this giveaway, you represent and warrant that you are eligible to participate based on eligibility requirements explained in the Official Rules. You also agree to accept the decisions of Florida Credit Union as final and binding as it relates to the content of this Back-to-School Giveaway.

2. Eligibility: Back-to-School Giveaway is open to legal residents of the state of Florida. Entrants must be 18 years of age, be employed at one of the schools participating in Florida Credit Union's 2026 Back-to-School breakfasts or lunches (See section 3 School Eligibility), and not an employee of Florida Credit Union as of their date of entry in this promotion in order to qualify. This giveaway is subject to federal, state, and local laws and regulations and void where prohibited by law.

3. School Eligibility: The Back-to-School Giveaway is open to participation by employees of designated schools within the Florida Credit Union service area. The following schools have been selected as eligible participants in this promotion:

Alachua County, FL Schools: A. Quinn Jones Center, A.L. Mebane Middle School, ACPS Beginning Teacher, Alachua County Food & Nutrition Services, Alachua County Public Schools Transportation Department, Alachua Elementary School, Archer Elementary School, Buchholz High School, Caring and Sharing Learning School, Duval Early Learning Academy, Eastside High School, Fort Clarke Middle School, Gainesville High School, Glen Springs Elementary School, Hidden Oak Elementary School, High Springs Community School, Howard Bishop Middle School, Idylwild Elementary School, Kanapaha Middle School, Kimball Wiles Elementary School, Lake Forest Elementary School, Lawton Chiles Elementary School, Lincoln Middle School, Littlewood Elementary School, Lofton High School, Meadowbrook Elementary School, Metcalfe Elementary School, Micanopy Area Cooperative School, Newberry High School, Norton Elementary School, Oak View Middle School, Parker Elementary School, Rawlings Elementary School, Santa Fe High School, Sidney Lanier Center, Talbot Elementary School, Terwilliger Elementary School, The Einstein School, Westwood Middle School, Williams Elementary School

Bradford County, FL Schools: Bradford Elementary School, Bradford Middle School, Bradford High School, North Florida Technical College, Starke Elementary School

Citrus County: Citrus County Welcome Back Expo

Columbia County, FL Schools: Columbia City Elementary School, Columbia High School, Eastside Elementary School, Fort White Elementary School, Fort White High School, Minnie J. Niblack Elementary School

DeLand: DeLand High School

Levy County, FL Schools: Joyce Bullock Elementary School, Williston Middle High School, Yankeetown School

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Marion County, FL Schools: Anthony Elementary School, Belleview Elementary School, Belleview High School, Dr. NH Jones Elementary School, Dunnellon Elementary School, Dunnellon Middle School, Dunnellon High School, East Marion Elementary School, Fessenden Elementary School, Fordham Early Learning Academy, Fort McCoy School, Greenway Elementary School, Hammett Bowen Jr. Elementary School, Harbour View Elementary School, Howard Middle School, Lake Weir High School, Legacy Elementary School, Marion County Great Beginnings, Marion Oaks Elementary School, Marion Virtual School, North Marion High School, Oakcrest Elementary School, Ocala Springs Elementary School, Osceola Middle School, Reddick-Collier Elementary School, Romeo Elementary School, Ross Prairie Elementary School, Saddlewood Elementary School, South Marion High School, Sparr Elementary School, Staton-Weirsdale Elementary School, Sunrise Elementary School, Ward-Highlands Elementary School, Winding Oaks Elementary School, Wyomina Park Elementary School

Sumter County, FL Schools: Wildwood Middle High School

Union County, FL Schools: Lake Butler Elementary School, Lawtey Elementary School, Union County High School, Union County School Board

Volusia County, FL Schools: Blue Lake Elementary School, Coronado Beach Elementary School, McInnis Elementary School, Timbercrest Elementary School

4. Back-to-School Giveaway Entry Period: This promotion begins on July 14, 2026 at 8 a.m. (EST) and ends on August 31, 2026 at 12:00 p.m. (EST) ("Entry Period"). To be eligible for the giveaway, entries must be received within the specified Entry Period.

5. How to Enter: Eligible entrants can enter the Back-to-School Giveaway by submitting an entry via the online form provided at <https://flcu.org/teacher/>. As a participant, your entry must fully meet all giveaway requirements, as specified in the Official Rules, in order to be eligible to win a prize. **Limit one (1) entry per person.** Multiple entries from the same individual will be disqualified. Entries generated by script, macro, or other automated means will be void. Incomplete entries, multiple entries, or those that do not adhere to the Official Rules or specifications will be disqualified at the Florida Credit Union's sole discretion. **Limit one (1) prize per person** during the entire giveaway period.

6. Prizes: A total of **ten (10)** winners will be selected in this Giveaway. Each winner will receive **one (1) \$200 Digital Visa® Gift Card. Approximate Retail Value (ARV):** \$200 per gift card. **Total ARV of all prizes:** \$2,000. The prize(s) shall be determined solely by Florida Credit Union. There shall be no cash or other prize substitution permitted except at Florida Credit Union's discretion. The prizes are non-transferable. The Winner, upon acceptance of the prize, is solely responsible for all expenses related to the prize, including without limitation any and all local, state, and federal taxes. The Winner shall not transfer assignment of the prize to others nor shall the Winner request the cash equivalent or prize substitution. By accepting the prize, the selected Winner grants permission for Florida Credit Union to use the Winner's likeness, entry, and name for purposes of advertising and trade without further compensation unless prohibited by law.

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7. Selection and Notification of Winner: Winners will be selected **at random** from all eligible entries received. The random drawing will take place on or about **September 1, 2026**. Selected winners will be notified **via email** no later than **September 15, 2026** using the contact information provided at the time of entry. Florida Credit Union is not responsible for email notifications that are lost, misdirected, or not received due to incorrect contact information or spam/junk email filtering. Nor shall Florida Credit Union be liable for the Winner's provision of incorrect or otherwise non-functioning contact information. If the Winner 1) fails to claim the prize within [5 days] from the time the award notification was sent, 2) is found ineligible, or 3) does not complete and return an executed declaration and release within the specified timeframe, the prize may be forfeited and an alternate winner may be selected at Florida Credit Union's discretion. Receipt of the prize by the Winner is upon the condition of compliance with any and all federal, state, and local laws and regulations. IF THE WINNER VIOLATES ANY OF THESE OFFICIAL RULES, THE WINNER (AT FLORIDA CREDIT UNION'S SOLE DISCRETION) WILL BE DISQUALIFIED, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by You: By submitting an entry into this giveaway, You understand and agree that Florida Credit Union, any individual acting on their behalf, and the licensees successors, and assigns of Florida Credit Union shall, where permitted by law, have the right to print, publish, broadcast, distribute and use in any media known now or hereafter developed, in perpetuity, worldwide, and without limitation, your submission, name, photo, portrait, voice, likeness, image, statements about the Back-to-School Giveaway, and your biographical information for news, publicity, advertising, promotional purposes, trade, information, and public relations without any further notice, review, consent, compensation, or remuneration.

9. Terms & Conditions: In its sole discretion, Florida Credit Union reserves the right to modify, suspend, cancel, or terminate the Back-to-School Giveaway should non-authorized human intervention, a bug or virus, fraud, or other causes beyond Florida Credit Union's control, impact or corrupt the security, fairness, proper conduct, or administration of the giveaway. Florida Credit Union, in the event of any of the above issues, may determine the Winner based on all eligible entries received prior to and/or after (if appropriate) the action taken by Florida Credit Union. Individuals who tamper with or attempt to tamper with the operation or entry process of the giveaway or website or violates these Terms & Conditions will be disqualified by Florida Credit Union in its sole discretion. In its sole discretion, Florida Credit Union has the right to maintain the integrity of the giveaway, to void votes for any reason, including, but not limited to: multiple entries from the same user; multiple entries from the same computer beyond the number allowed by the giveaway rules; or the use of bots, macros, scripts, or other technical means for entering. Attempts by any entrant to deliberately damage any website or undermine the legitimate operation of the Back-to-School Giveaway may be a violation of criminal and civil laws. If any such attempt is made, Florida Credit Union reserves the right to seek damages to the fullest extent permitted by law.

10. Limitation of Liability: Your entry into this giveaway constitutes Your agreement to release and hold harmless Florida Credit Union and its subsidiaries, representatives, affiliates, partners, advertising and promotion agencies, successors, agents, assigns, directors, employees, and officers against and from any and all claims, liability, illness, injury, death, litigation, loss, or

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damages that may occur, directly or indirectly from participation in the giveaway and/or the 1) Winner accepting, possessing, using, or misusing of any awarded prize or any portion thereof; 2) any type of technical failure; 3) the unavailability or inaccessibility of any transmissions, phone, or Internet service; 4) unauthorized intervention in any part of the entry process or the Promotion; 5) electronic error or human error in the Promotion administration or the processing of entries.

11. Disputes: THIS GIVEAWAY IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF FLORIDA, WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. The Entrant agrees, as a condition of participating in this promotion, that if any disputes cannot be resolved between the Entrant and Florida Credit Union, and if causes of action arise out of or are connected with this giveaway, they shall be individually resolved exclusively before a court located in Florida having jurisdiction, without resorting to any form of class action. Under no circumstances in any such dispute shall the 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 the participant's actual out-of-pocket expenses (i.e. costs associated with entering this giveaway). The participant waives all rights to have damages multiplied or increased.