

“Spring 2023 Adopt-A-Teacher Program”

NO PURCHASE NECESSARY TO ENTER OR TO WIN.

VOID WHERE PROHIBITED.

ELIGIBILITY: The Promotion is open to teachers who are legal residents of the United States who are eighteen (18) years of age or older at the time of entry who live, work, or worship in the counties of Cochise, Coconino, Gila, La Paz, Mohave, Maricopa, Navajo, Pima, Pinal, Yavapai or Yuma. Employees, officers, and directors, including immediate family members (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and members of the same household (whether or not related) of Desert Financial Credit Union (“Sponsor”), and its respective parents, affiliated companies, subsidiaries, advertising and promotion agencies, and any and all other companies associated with the Promotion are not eligible to participate or win the Prize (defined below). The Promotion is subject to all applicable federal, state, territory, and local laws, rules and regulations. Void where prohibited or restricted by law, rule or regulation.

HOW TO ENTER: The Promotion begins at 12:00 AM Arizona time on January 13, 2023 and ends at 11:59 PM Arizona time on January 27, 2023 (“Entry Period”). You may enter the Promotion online. To enter, apply by completing the form on this page – <https://solutions.desertfinancial.com/AdoptATeacher> . Limit one (1) entry per person/email address/household. For alternate method of entry, send an email to TeacherAppreciation@desertfinancial.com with the subject line "Spring 2023 Adopt-A-Teacher Program" and include your full name, phone number and email address. By successfully submitting an entry during the Entry Period, you will receive one (1) entry in the Promotion. All information submitted by entrants is subject to, and will be treated in a manner consistent with the Sponsor’s Terms of Use available at <https://www.desertfinancial.com/legal> and Privacy Policy accessible at <https://www.desertfinancial.com/privacy-policy>. Entrants must fully complete and submit all data requested to be eligible. Incomplete and/or inaccurate entries are void. Entrants to the Promotion may be given the option to receive (a) commercial emails from Sponsor and/or (b) mobile text messages and updates from Sponsor. Eligibility to participate in the Promotion is not dependent upon entrant’s consent to receive such emails and/or mobile text messages and updates and consenting to receive such emails and/or mobile text messages and updates will not impact any entrant’s chances of winning. Standard messaging rates apply to mobile text messages and updates. Check with your mobile service provider for more information.

SELECTION OF WINNERS: The potential winners of the Promotion will be selected by Desert Financial on or around January 31, 2023 from among all eligible entries. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winners will be declared the official winners of the Promotion (the “Winners”). The decisions of Sponsor are final and binding on all matters relating to this Promotion. Odds of winning depend on the total number of eligible entries received.

NOTIFICATION: The potential winners will be notified via their contract information (in the sole discretion of Sponsor) provided at the time of entry (the "Prize Notification"). In the event that any potential winner does not respond to any such Prize Notification within twenty-four (24)

hours of the date of issuance or declines the Prize for any reason, a disqualification will result, the Prize will be forfeited and, at Sponsor's sole discretion and time permitting, alternate potential winners may be randomly selected from among all remaining eligible entries. The potential winners may be required to submit their valid social security number and/or other identification to Sponsor and may be required to execute, have notarized and return an Affidavit of Eligibility and Release of Liability and, unless prohibited by law, Publicity, within five (5) days of the date of issuance. Failure to submit any identification required by Sponsor or to return the required documents within the specified time period, noncompliance with these Official Rules or the return of the Prize (or any portion thereof) or Prize Notification as undeliverable may result in disqualification and Prize forfeiture and, at Sponsors sole discretion and time permitting, may cause alternate potential winners to be randomly selected from among all remaining eligible entries.

PRIZE: Seven (7) winners will declared, and each winner will receive up to \$3,000.00 for classroom supplies. (the "Prize"). ARV \$3,000.00

PRIZE CONDITIONS: All Prize details shall be determined in the sole and absolute discretion of Sponsor. Winners are fully responsible for any and all applicable federal, state, territory, and local taxes (including income and withholding taxes). All costs and expenses associated with Prize acceptance and use not specified herein as being provided including, but not limited to, lodging, transportation costs, meals, gratuities and other expenses incurred by accepting the Prize are the sole responsibility of the Winners. The Prize is nontransferable and non-assignable, with no cash redemptions except at Sponsors sole and absolute discretion. Sponsor, in its sole discretion, may rescind a prize if a winner's employment as a teacher is terminated. Sponsor reserves the right to substitute the Prize (or any portion thereof) with a prize of comparable or greater value at its sole and absolute discretion. The terms and conditions of the tickets awarded as part of the Prize will govern if the event is not held, due to weather conditions, an act of God, an act of terrorism, civil disturbance or any other reason. Winners and their guest(s) agree to comply with all applicable venue regulations in connection with the Prize. Prizes may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever. Any such resale or commercial or promotional use may result in disqualification and Prize forfeiture, and may invalidate the license granted by the event ticket(s).

WAIVER OF LIABILITY/PUBLICITY RELEASE: By participating in the Promotion and submitting an entry, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, the hosting social media site, and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with the Promotion, and all of their respective officers, directors, employees, agents and representatives (collectively, "Released Parties") for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the receipt or use of the Prize (or any portion thereof) or any travel or activity related to the receipt or use of the Prize (or any portion thereof). By entering this Promotion, each entrant gives his/her express permission to be contacted by Sponsor by telephone, email and/or postal mail for Promotion purposes. The Winners, by acceptance of the Prize, grants to Sponsor, and each of its designees the right to publicize the Winners' names, addresses (city and state/territory of residence), photographs, voices, statements and/or other likenesses and prize information for advertising, promotional, trade and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further

compensation, consideration, permission or notification, unless prohibited by law.

GENERAL CONDITIONS: Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage due or garbled entries, transmissions, email or mail; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider, wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed e-mail notifications; printing, typographical or other errors appearing within these Official Rules, in any Promotion related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prize or in any Promotion related materials, or the cancellation or postponement of any event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person's computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Promotion or website or attempt to undermine the legitimate operation of the Promotion by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or any representative of Sponsor or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Promotion is unlawful and subject to legal action by Sponsor and its respective agents. Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Prize (or any portion thereof), and (b) disclaim any implied warranty. Sponsors failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in their sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Promotion (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner and award the Prize by way of random drawing from among all non-suspect, eligible entries received up to the time of such cancellation. Sponsor also reserves the right, in its sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Promotion. Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an email address, the winning entry will be declared made by the Authorized Account Holder of the email address submitted at the time of entry provided he/she is eligible according to these Official Rules. The Authorized Account Holder is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the email address for the domain associated with the submitted email address. As a condition of

entering this Promotion, each entrant agrees that (i) any and all disputes, claims, controversies or causes of action arising out of or relating to this Promotion, or any prizes awarded (each, a "Claim"), shall be (1) arbitrated on an individual basis only, and shall not be consolidated or joined with or in any arbitration or other proceeding involving a Claim of any other party, and (2) settled by binding arbitration in Maricopa County, Arizona before a single arbitrator appointed by the American Arbitration Association in accordance with its then governing rules and procedures, and judgment on the award rendered by the arbitrator may be entered by any court having jurisdiction thereof; and (ii) under no circumstance will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, consequential or any other damages, other than for actual out-of-pocket expenses. These Official Rules shall be governed by and construed and interpreted in accordance with the laws of the State of Arizona. All entry data provided via the online entry form is provided to Sponsor and not to the hosting social media site. This Promotion is in no way sponsored, endorsed or administered by, or associated with, the hosting social media site. Sponsor trademarks, service marks and copyrights are proprietary. All rights reserved.

WINNERS LIST: For the Winners' names, mail a request and self-addressed stamped envelope to be received no later than six (6) months following the Entry Period to: Desert Financial Credit Union, Attn: Spring 2023 Adopt-A-Teacher Program Winners List, 148 N. 48th St. Phoenix, AZ 85034.

SPONSOR: The Sponsor of this Promotion is Desert Financial Credit Union, 148 N. 48th St. Phoenix, AZ 85034.