5,000 Credit Card Cash Prize Promotion

Promotion Eligibility and Official Rules Disclosure

Promotion Period: November 23, 2026 – December 27, 2026

Eligibility: Participants need to be a legal U.S. citizen 18 years of age or older. Employees and members of the Board of Directors of FinancialEdge Credit Union, as well as their immediate family members and individuals residing in the same household, are not eligible to enter or win this giveaway.

How to Enter: Eligible cardholders will automatically receive one (1) entry for each qualifying credit card purchase transaction made between November 23, 2026, and December 27, 2026. No registration is required. There is no limit to the number of qualifying transactions or entries a member may receive. All entries are reset weekly and do not carry over to subsequent drawings.

Free Alternative Method of Entry (AMOE): No purchase or credit card transaction is necessary to enter or win. You may enter the promotion without making a purchase by visiting www.finedgecu.org/ccpromo and completing the online entry form with your name, contact information, and other required eligibility information. Each completed form submission will earn one (1) entry into the applicable weekly drawing. There is no limit to the number of free entries an eligible credit cardholder/member may submit. Free entries must be received by 11:59 p.m. Eastern Time on the Sunday preceding each Monday drawing. All entries are reset weekly and do not carry over to subsequent drawings. Free entries have the same chance of winning as entries earned through qualifying credit card purchases. Limit one (1) $100 cash prize per member per weekly drawing.

Qualifying Transactions: Eligible transactions include purchases made using a qualifying FinancialEdge Credit Union credit card during the promotional period. Cash advances, balance transfers, fees, interest charges, returned or refunded purchases, reversed transactions, and fraudulent transactions do not qualify. Transactions must post to the credit card account by 11:59 PM Eastern Time on the Sunday preceding each Monday drawing to be eligible.

Weekly Entry Reset: Entries are valid only for the weekly drawing period in which they are earned. Entries reset after each weekly drawing and do not carry over to subsequent drawings. Members may earn new entries each week through qualifying credit card purchases.

Prize Drawings: Ten (10) winners will be randomly selected each Monday for five consecutive weeks, beginning November 30, 2026, and ending December 28, 2026. Each winner will receive a $100 cash prize. A total of fifty (50) cash prizes will be awarded, with an aggregate prize value of $5,000.

Winning Limitations: Eligible participants may win more than once during the promotional period; however, each eligible participant is limited to one (1) $100 cash prize per weekly drawing.

Odds of Winning: Odds of winning depend on the total number of eligible entries received for each weekly drawing.

Prize Distribution: Cash prizes will be deposited directly into the winning members' Credit Union accounts. For winners who are not credit union members, prizes will be awarded through an alternative payment method, as determined by the Credit Union. Winners will be notified using the contact information maintained by the Credit Union or the information provided in the online entry form. Prizes will be distributed within 5 business days following each drawing. All prizes will be awarded in accordance with these Official Rules.

Additional Terms: Prizes are awarded through random drawings and are not guaranteed. The credit union reserves the right to disqualify fraudulent or ineligible transactions and entries. Winners are responsible for applicable taxes, and tax reporting will be completed as required by law. The promotion is subject to applicable federal and Michigan laws and regulations. Void where prohibited by law.

We reserve the right to modify, suspend, or terminate this promotion if fraud, technical issues, unauthorized interference, or other circumstances compromise its integrity or fairness. If we suspend or terminate the promotion, we will provide notice, and winners may be selected from eligible, non-suspect entries received beforehand. We may disqualify entrants who violate these rules, compromise the promotion, or fail to remain in good standing. We reserve the right to amend these rules, subject to applicable law, and are not responsible for printing, administrative, or prize announcement errors.

Legal Claims and Third-Party Disclaimer: To the extent permitted by applicable law, any legal claim arising from this Sweepstakes must be filed within six (6) months after the later of the Sweepstakes end date or the date the claim arises. By participating, entrants agree to this limitation, except where prohibited by law. This Sweepstakes is sponsored solely by FinancialEdge Credit Union and is not sponsored, endorsed, administered by, or affiliated with any social media platform used to promote it. By entering, participants release such platforms from liability related to the Sweepstakes to the extent permitted by law. Nothing in these rules limits any rights that cannot legally be waived.

Sponsor: FinancialEdge Credit Union. 1199 S Euclid Ave, Bay City, MI 48706

Contact Information: For questions, please contact us at (989) 892-6088 or email info@finedgecu.org.

Federally Insured by NCUA.