SPACE COAST CREDIT UNION

Your life. Your financial watchdog.

MIAMI GARDENS NORTH BRANCH GRAND OPENING EVENT (07/31/26)

ULTIMATE PHINS FAN EXPERIENCE GRAND PRIZE SWEEPSTAKES

OFFICIAL RULES

1. **NO PURCHASE NECESSARY TO ENTER OR WIN.**

2. **HOW TO ENTER:** Visit the Space Coast Credit Union (SCCU) Miami Gardens North Branch, 20395 NW 2nd Ave., Miami, FL 33169, during the Grand Opening event, between 9:00am and 2:00pm, Friday, July 31, 2026, to enter for a chance to win. Fill in all required information on the Entry Form and submit it to a Branch Team Member at the event. Alternate form of entry: send name, age, address, and daytime phone #, on a 3x5" card to: SCCU Marketing, Miami Gardens North Grand Opening Sweepstakes, P.O. Box 419001, Melbourne, FL 32941. Alternate entries must be received by July 24, 2026. Use of any robotic, automatic, programmed, or similar entry method or entering more than the number of times permitted will void all entries and result in disqualification. One entry per person. You may not enter more times than indicated by using multiple email addresses, identities, or devices in an attempt to circumvent the rules.

3. **ELIGIBILITY**: Open to Florida residents, 18 years of age and older as of July 31, 2026, except for employees of Space Coast Credit Union ("Sponsor" and "Administrator"), their affiliates, subsidiaries, and agencies (collectively "Promotion Parties"), and members of their immediate family or persons living in the same household. Void where prohibited.

By entering, you understand that you are irrevocably granting permission to SCCU to use your name, image, and quote in any advertising or promotional campaigns or press releases, as SCCU may deem appropriate, all without additional compensation to you, your immediate family or IRS dependents.

4. **DRAWING:** A random drawing will be conducted on or about August 3, 2026, by Sponsor to select the potential winner(s) from among all eligible entries received. Odds of winning depend on the number of entries received. Potential winner(s) will be notified via the Daytime Phone Number given on the Entry Form and must sign and return required SCCU Prize Acceptance and Talent Release Form, and provide a completed W9 Taxpayer Identification Number and Certification prior to acceptance of Grand Prize. Failure to respond within the applicable time period will result in forfeiture of prize and Sponsor shall have the option to award the prize to an alternate winner. The return of any prize notification or prize as undeliverable may result in disqualification and an alternate winner may be selected. All income taxes resulting from acceptance of prize are the responsibility of winner. By entering this sweepstakes, entrant accepts and agrees to these Official Rules and the decisions of the Sponsor, which shall be final in all matters. Acceptance of a prize also constitutes permission to the Promotion Parties to use winner's name, likeness, and biographical information for marketing purposes without further compensation or right of approval, unless prohibited by law. All federal and state laws apply.

5. **LIMITATION OF LIABILITY:** By entering this sweepstakes, entrants waive all right to, and hold the Promotion Parties harmless from, any claim, liability, loss, damage (including punitive, incidental, and consequential damages), or expense (including attorneys' fees) arising out of or in connection with participation in this sweepstakes or the acceptance, use, or misuse of any prize. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. Promotion Parties will not be responsible for: late, incomplete, or incorrect entries; an entrant's failure to receive prize notices due to entrant's spam, junk e-mail, or other security settings or for entrants' provision of incorrect or otherwise non-functioning contact information; technical, hardware, or software malfunctions, lost or unavailable network connections, or failed, incorrect, inaccurate, incomplete, garbled, or delayed electronic communications whether caused by the sender or by any of the equipment or programming associated with or used in this sweepstakes; by any human error which may occur in the processing of

the entries in this sweepstakes; or any typographical, technological, or other error in the publishing of the offer, administration of the sweepstakes, or announcement of the prize(s). If, in the Administrator's opinion, there is such an error, or there is any suspected evidence of tampering with any portion of the sweepstakes, or if technical difficulties (including viruses and bugs) compromise the integrity of the sweepstakes, Sponsor reserves the right, in its sole discretion, to cancel or modify this sweepstakes in a manner deemed appropriate by the Administrator.

SCCU is the sole administrator of this sweepstakes. Sweepstakes and prize are in no way affiliated with the Miami Dolphins, Hard Rock Stadium, or any of their affiliates.

6. **PRIZE(S):** One Grand Prize winner will be awarded an Ultimate Phins Fan Experience, including 4 Club Level Tickets to the Miami Dolphins home game of the winner's choice in October through December 2026, parking pass, $50, and a variety of swag/promo items. Estimated total prize value: $500; no cash value. Game date/choice subject to availability and may be subject to change. Space Coast Credit Union is the sole sponsor of this promotion. This giveaway and its prize are not affiliated with, endorsed by, or sponsored by the Miami Dolphins or Hard Rock Stadium. Winner must comply with all Miami Dolphins and Hard Rock Stadium rules and regulations. No substitution or transfer of prize permitted by winner. Sponsor reserves the right to substitute a prize of equal or greater value. All prizes will be awarded. If a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner by random drawing from among all remaining eligible entries. Only three (3) alternate drawings will be held, after which the prize will remain unawarded.

7. **CHOICE OF LAW AND FORUM:** Voids where prohibited by law. Entrant agrees that all matters arising out of or relating to this sweepstakes and these Official Rules are governed by, and construed in accordance with, the laws of Florida, without giving effect to any of its conflict of law's provisions thereof. Entrant further agrees that any legal suit, action, or proceeding arising out of or relating to this sweepstakes and these Official Rules shall be brought exclusively in the applicable federal or state courts located in Melbourne, Florida.

8. **PRIVACY:** Information submitted with an entry is subject to the SCCU Privacy Policy. To read the Privacy Policy, visit https://www.sccu.com/SCCU/media/documents/Privacy-Policy_model-form.pdf.

9. **WINNERS LIST:** For the name of the prize winner, available after August 17, 2026, send a self-addressed, stamped #10 envelope to: SCCU Marketing, Miami Gardens North Grand Opening Sweepstakes, P.O. Box 419001, Melbourne, FL 32941.

10. **SPONSOR:** Space Coast Credit Union (SCCU), 8045 N. Wickham Rd, Melbourne, FL 32940.