

American Airlines Federal Credit Union
“\$1K Mortgage Giveaway”
Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS DRAWING. PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS DRAWING IS INTENDED FOR VIEWING IN THE UNITED STATES ONLY AND SHALL ONLY BE CONSTRUED AND EVALUATED ACCORDING TO UNITED STATES LAW. VOID WHERE PROHIBITED.

I. DRAWING PERIOD: The “\$1K Mortgage Giveaway” (the “Drawing”) begins at 12:00:00 a.m. midnight Central Time (“CT”) on March 1, 2024, and ends at 11:59:59 p.m. CT on June 30, 2024 (the “Promotion Period”). The Drawing is sponsored by American Airlines Federal Credit Union (“Credit Union”), MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001 (the “Sponsor”). The official clock for purposes of the Drawing is the computer of the Sponsor.

II. ELIGIBILITY: The Drawing is open to all legal consumer residents of the fifty (50) United States who are Credit Union members in good standing and who are eighteen (18) years of age or older. Officers, contractors, directors, officials, committee members, representatives, agents, family members of employees of the Sponsor, and employees of the Sponsor; and those of Sponsor’s respective parent companies, affiliates, franchisees, licensees, subsidiaries, and advertising/promotion agencies; and persons engaged in the development, production or distribution of materials for this Drawing (collectively, the “Released Parties”) are not eligible to participate in the Drawing. The Drawing is subject to all applicable federal, state and local laws and regulations. Participation constitutes entrant’s (also referred to as “Participant,” “you,” and “your”) full and unconditional agreement to these Official Rules and Sponsor decisions, which are final and binding in all matters related to the Drawing. Winning a prize is contingent upon fulfilling all requirements listed below. **Void in Puerto Rico, the U.S. Virgin Islands, Guam, U.S. Military installations in foreign countries, and where prohibited, taxed or restricted by law.**

III. HOW TO ENTER THE DRAWING: An individual will be deemed a participant (“Participant”) in the Drawing if the individual has applied for a mortgage loan with Sponsor during the Promotion Period and the loan is closed by September 30, 2024, or if the Participant enters by way the Alternative Entry Method during the Promotion Period.

To Enter: There are two ways to enter the Drawing. First, during the Promotion Period, apply for a mortgage or apply to refinance a mortgage with the Credit Union, and close on or before September 30, 2024. A Participant is automatically entered to win once the mortgage or refinance closes, if Participant applied during the Promotion Period. Limit one entry per participant.

You may also enter without obligation by sending a 3" by 5" note card with your complete name, Credit Union member number, address, city, state, ZIP code, phone number and valid email address to the following address, which must be postmarked (by U.S.P.S.) no later than 11:59 p.m. CT on June 30, 2024 (the "Alternative Entry Method"). Limit one Alternative Entry Method entry per Participant for the Promotion Period. Each mail entry must be mailed separately. Only one entry is allowed per Participant for the Drawing, whether by automatic entry or the Alternative Entry Method. Mail to: American Airlines Credit Union, \$1K Mortgage Giveaway Drawing Promotion, Attn: Marketing Department, MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001. All required information must be completed to enter and to be eligible to win. Incomplete entries will be disqualified. Sponsor reserves the right, in its sole discretion, to void any and all entries of a Participant that submits more than the stated maximum limit of entries by using multiple/different addresses, identities or any other methods, or whom Sponsor believes has attempted to tamper with, influence, or impair the administration, security, fairness, or proper play of this Drawing. Proof of entering information is not considered proof of delivery to or receipt by Sponsor of an entry. The use of automated entry devices is prohibited and no mechanically reproduced entries are allowed; all such entries are void. Released Parties are not responsible for lost, late, stolen, incomplete, illegible, incorrect, damaged, delayed, garbled, undelivered, postage-due, or misdirected entries, which will be disqualified. All entries become the exclusive property of Sponsor and will not be acknowledged or returned.

IV. PERSONAL INFORMATION/OPT-IN: Participants are providing their information to Sponsor and not to any other entity. By entering the Drawing, you consent for the Sponsor to obtain and use your name, address and other information ("Personal Information") for the purpose of administering this Drawing, and such Personal Information will be kept by Sponsor for marketing purposes in accordance with its privacy policy (AACreditUnion.org/globalassets/documents/privacy-notice.pdf), as posted on our website at AACreditUnion.org ("Website"). The information that you provide in connection with the entry process will be used by Sponsor only. You will remain eligible for this Drawing whether or not you opt in to receive promotional emails from the Sponsor and will have the ability to opt out of receiving future promotional emails by clicking on the link contained in the most recent promotional email received.

V. PRIZES: There will be one (1) prize available to be awarded for this Drawing. The Prize Winner will receive One Thousand U.S. dollars (\$1,000.00) applied toward the principal balance of the mortgage loan or mortgage loan refinance that they applied for during the Promotion Period, approximately 10 days after the Prize Winner has been confirmed. If the Prize Winner has entered the Drawing by the Alternative Entry Method, the One Thousand U.S. dollars (\$1,000) prize will be deposited into the Prize Winner's primary Share Account.

The total prize amount to be awarded is One Thousand U.S. dollars (\$1,000.00). In accordance with IRS Rules, the value of the prize may be treated as income to the winner, and the winner may be responsible for reporting of income and payment of all applicable federal, state, and local taxes. If applicable, an IRS Form 1099 will be issued to the Prize Winner for the total amount of the prize in the calendar year the prize was won.

VI. PRIZE WINNER SELECTION: Odds of winning a prize will depend on the total number of eligible entries received. One (1) Prize Winner will be randomly selected from all valid entries received. The Drawing will be conducted at the Credit Union's Headquarters in Fort Worth, Texas, at the close of business on or around Oct. 4, 2024. Prize Winner need not be present to win. Winner will be notified by phone, email, or mail. If the winner cannot be contacted within five (5) business days of the initial contact date, the prize will be forfeited and awarded to an alternate winner. Upon initial notification and verification of Prize Winner, confirmation will be sent to the Prize Winner via email, U.S.P.S. mail or other home-delivery service of Sponsor's choice.

VII. PRIZE TERMS AND CONDITIONS: A properly claimed prize will be awarded. The Prize Winner may be required to provide additional documentation and is required to comply with any and all applicable federal, state, and local laws, rules, and regulations. Except as prohibited by applicable law, the Prize Winner will be required to sign an Affidavit of Eligibility and Liability/Publicity Release, and provide valid identification (collectively, the "Prize Acceptance Release"), and return it within five (5) business days of written notification or the prize will be forfeited and an alternate potential winner selected. If the prize or prize notification is returned as unclaimed or undeliverable to a potential winner, if the potential winner fails to return requisite documentation within the specified time period, or if the potential winner is not in compliance with these Official Rules, then such potential winner shall be disqualified, and an alternate winner will be selected for the prize at issue. To claim the prize, the Prize Winner will be required to provide his or her first name, last name, Credit Union member number, mailing address, phone number and email address. The potential winner may be subject to verification of eligibility before a prize will be awarded.

The Prize Winner's acceptance of a prize constitutes permission (except where prohibited) for the Sponsor to use the Prize Winner's name, photograph, likeness, statements, biographical information, voice, and address (city and state) for any and all public relations, advertising, and/or promotional purposes as determined by Sponsor, in all forms of media and by all manners (now and hereafter known), for a period of one (1) year from the date the prize has been awarded, without notice, consent, review, approval, or further compensation.

VIII. GENERAL CONDITIONS: If for any reason this Drawing is not capable of running as planned, including without limitation, due to infection by computer virus, worms, bugs, tampering, unauthorized intervention, fraud, technical

failures, fire, flood, storm, or other natural disaster, pandemic, riot, strike, civil commotion, government regulation, or any other causes beyond the control of the Sponsor, which corrupts or affects the administration, security, fairness, integrity, or proper conduct of this Drawing (or any part of it), the Sponsor reserves the right, in its sole discretion, to terminate, modify, or suspend the Drawing in whole or in part at any time, without notice, and to disqualify any individual who tampers with the entry process and award the prize(s) using all non-suspect eligible entries received as of or after (if applicable) the termination or suspension date and Sponsor shall have no further liability or obligation to any Participant in connection with the Drawing. Any person who supplies false information, obtains entries by fraudulent means, or is otherwise determined to be in violation of these Official Rules in an attempt to obtain any prize will forfeit any prize won and may be prosecuted to the full extent of the law. CAUTION: ANY ATTEMPT TO DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE DRAWING IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW.

IX. RELEASE AND LIMITATIONS OF LIABILITY: All Participants and Prize Winners, as a condition of participation in this Drawing, agree to indemnify, release and hold harmless the Sponsor, its affiliates, designees, and assigns, and the Released Parties from and against any and all liability, claims, damages, injuries, or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained in connection with: (a) accessing the Sponsor's Website; (b) participating in any aspect of the Drawing, including without limitation, while preparing for, participating in or traveling to or from any prize or Drawing-related activity, including without limitation, any injury, damage, death, loss or accident to person or property; (c) the receipt, ownership, possession, use or misuse of any prize awarded; (d) viruses or any downloading or other problems with the Drawing; or (e) any typographical or other error in these Official Rules or the announcement of offering of any prize. All Participants and Prize Winner further acknowledge that Sponsor makes no representations or warranties of any kind concerning the appearance, safety, or performance of any prize, except for any express manufacturer's warranty as may be included with the prize. Each Prize Winner bears all risk of loss or damage to the respective prize immediately upon receipt.

Sponsor assumes no responsibility for any incomplete, incorrect, or inaccurate information, whether caused by Website users, tampering, hacking, or by any of the equipment or programming associated with or used in the Drawing, or by any technical or human error. Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Sponsor is not responsible for any problems or technical

malfunction of any phone network or phone lines, computer online systems, servers, or providers, computer equipment, software, failure of any email or entry to be received by Sponsor on account of technical problems, human error, or traffic congestion on the internet, or at any website, or any combination thereof just listed, including any injury or damage to Participant's or any other person's computer or device (or any information/material stored within) relating to or resulting from participation in this Drawing or downloading any materials in this Drawing.

X. GOVERNING LAW/DISPUTES: Except where prohibited, Participants and Prize Winner agree that: (1) Any and all disputes, claims, and causes of action arising out of or connected with this Drawing or any prize awarded shall be resolved individually, without resort to any form of class action, and any judicial proceeding shall take place in a federal or state court in the County of Tarrant, Texas; (2) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Drawing, but in no event shall costs incurred include attorneys' or legal fees; and (3) under no circumstances may Participant 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 Participants, Prize Winners, Sponsor, or its affiliates, designees, or assigns in connection with the Drawing, shall be governed by, and construed in accordance with, the laws of the State of Texas without giving effect to any choice of law or conflict of law rules (whether of the State of Texas or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Texas. If any provision of these Official Rules or any other agreement or document used in connection with this Drawing is declared illegal, null, void, or unenforceable as against public policy by a court of competent jurisdiction, the remaining provisions shall not be affected.

SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO APPLICABILITY MAY VARY BY LOCATION.

XI. OFFICIAL DRAWING RULES REQUEST: These Official Drawing Rules are available on our website at AACreditUnion.org/globalassets/documents/mortgage-1k-official-rules-2024. A copy of the Official Rules may also be obtained by sending a self-addressed, stamped envelope postmarked by June 30, 2024, to American Airlines Credit Union, Attn: Marketing Department/\$1K Mortgage Giveaway Drawing Promotion, MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001.

XII. WINNERS LIST REQUEST: For the names and city/state of residence of the winner, send a request postmarked by September 30, 2024 to: American Airlines Credit Union, Attn: Marketing Department/\$1K Mortgage Giveaway Drawing Promotion MD 2100, P.O. Box 619001, DFW Airport, TX 75261-9001. Requests that are incomplete or postmarked after September 30, 2024, will not be acknowledged or returned.

XIII. MISCELLANEOUS: The names of individuals, groups, companies, products, and services mentioned in the Official Rules, and any corresponding likenesses, logos, and images reproduced, have been used for identification purposes only and may be the copyrighted properties and trademarks of their respective owners. The mention of any individual, group, or company, or the inclusion of a product or service as a prize, does not imply any association with or endorsement by such individual, group, or company or the manufacturer or distributor of such product or service and, except as otherwise indicated, no association or endorsement is intended or should be inferred. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. For Participant, to the extent there is a conflict between Official Rules appearing in any other location and any terms of use or other agreements posted on the Sponsor's Website, these are the Official Rules that take precedence. Any questions, comments, or complaints regarding the Drawing should be directed to Credit Union.