OFFICIAL PROMOTION RULES

No purchase is necessary to participate. A purchase will not improve your chances of winning. Membership with Kinetic Credit Union is required, as participants must have a Kinetic Credit Union debit or credit card to qualify for entry.

Eligibility for Promotion: Beginning November 23, 2026, participation is limited to eligible persons who meet the age of legal majority in the state they reside in, are U.S. residents, and are members of Kinetic Credit Union. By participating in this promotion, you agree to be bound by these Official Rules.

The Promotion begins November 23, 2026, at 12:01 a.m. EST and ends December 24, 2026, at 11:59 p.m. EST. Employees of the Credit Union and their immediate family members residing in a single household are not eligible. All winners will be notified by the Credit Union. If any prize is unclaimed, an alternate winner will be chosen.

Agreement to Rules: By participating, the Entrant ("You") agrees to be fully and unconditionally bound by these Rules and represents and warrants that they meet the eligibility requirements. In addition, You agree to accept the decisions of Kinetic Credit Union as final and binding as they relate to the content of this promotion.

How to Enter: To be entered to win, load your Kinetic Credit Union credit or debit card to your Apple Pay®, Samsung Pay®, or Google Pay® on your mobile device. Then, make a purchase using Mobile Pay with your qualifying Kinetic card during the Promotion Period.

Each Mobile Pay transaction using your Kinetic credit or debit card counts as one entry. There is no limit to the number of entries; however, each member is only eligible to win once.

Prizes: The Credit Union will award five (5) $500 prizes. One winner will be selected each week during the Promotion Period.

Drawings will be held at Kinetic Credit Union's 13th Street location on the following dates:

- December 1, 2026
- December 8, 2026
- December 15, 2026
- December 22, 2026
- December 29, 2026

Each winner will receive $500, which will be deposited into their Kinetic Savings Account.

Odds of winning depend on the number of eligible entries received. The value of the prize will be reported to the IRS, state, or local tax authorities if required by applicable law. Recipients are responsible for any applicable taxes. Void where prohibited by law. All federal, state, and local laws and regulations apply. By accepting a prize, a winner consents to the use of their name, photograph, or likeness for advertising and promotional purposes without additional compensation.

Release of Claims: All winners, members of any winner's household, relatives, and persons who use any prize awarded by the Credit Union, and such persons' heirs, assigns, executors, and administrators release and exempt the Credit Union and its directors, officers, employees, and agents from any and all claims, actions, demands, causes of action, and damages that they have now or may have in the future arising from the use of any prize, including personal injury or death.

The name of the prize winner may be posted at all Credit Union branches and on other official information resources, including the website and social media channels.

Terms & Conditions: Kinetic Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the promotion should any virus, bug, unauthorized human intervention, fraud, or other cause beyond Kinetic Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Promotion.

In such case, Kinetic Credit Union may select a winner from all eligible entries received prior to and/or after (if appropriate) the action taken.

Kinetic Credit Union reserves the right to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Promotion, or the website, or who violates these Terms & Conditions.

Kinetic Credit Union has the right to maintain the integrity of the Promotion and to void entries for any reason, including but not limited to:

- Multiple entries from the same user from different IP addresses;
- Multiple entries from the same device in excess of that allowed by the promotion rules; or
- Use of bots, macros, scripts, or other technical means of entering.

Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Promotion may be a violation of criminal and civil laws. Should such an attempt be made, Kinetic Credit Union reserves the right to seek damages to the fullest extent permitted by law.

Limitation of Liability: By entering, You agree to release and hold harmless Kinetic Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or otherwise, arising from:

(i) Your participation in the Promotion and/or acceptance, possession, use, or misuse of any prize or any portion thereof;

(ii) Technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, software, or other equipment;

(iii) The unavailability or inaccessibility of any transmissions, telephone, or internet service;

(iv) Unauthorized human intervention in any part of the entry process or the Promotion; and

(v) Electronic or human error in the administration of the Promotion or the processing of entries.

Governing Law / Disputes: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the Promotion and the Credit Union in connection with the Promotion, shall be governed by and construed in accordance with the laws of the State of Georgia, without giving effect to any choice of law or conflict of law provisions.

As a condition of participating in this Promotion, participants agree that any and all disputes that cannot be resolved between the parties, and any causes of action arising out of or connected with this Promotion, shall be resolved individually, without resort to any form of class action, exclusively before a court located in Georgia having jurisdiction.

Further, in any such dispute, participants shall not be permitted to obtain awards for, and hereby waive all rights to claim, punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than actual out-of-pocket expenses. Participants further waive all rights to have damages multiplied or increased.

Privacy Policy: Information submitted with an entry is subject to the Privacy Policy stated on the Kinetic Credit Union website.

Privacy Policy: https://www.kineticcu.com/privacy-policy

Prize Deposit: The prize will be deposited into the winner's Kinetic Savings Account. If the winner is unable to accept the deposit, another winner will be randomly chosen.

Sponsor

Kinetic Credit Union
1251 13th Street
Columbus, GA 31901 USA

Social Media Disclaimer: This promotion is in no way sponsored, endorsed, administered by, or associated with Apple®, Google®, Samsung®, Facebook®, Instagram®, or any other social media platform.