



OFFICIAL RULES OF SECURITY FIRST FEDERAL CREDIT UNION'S REFINANCE AND SAIL AWAY CRUISE GIVEAWAY PROMOTION

The drawing is for a chance for six (6) primary members to win one (1) five (5) day, four (4) night cruise certificates for two (2) people.

Promotional Period: The promotional period begins on 10/15/25 and ends on 12/15/25. The promotional period may be extended or terminated at any time as determined by Security First Federal Credit Union (referred to herein as "Security First Credit Union") in its sole discretion and without notice.

Eligibility: Open to Security First Credit Union primary members in good standing* and potential members who become primary members in good standing* during the promotional period who are 21 years and older. Employees and officials of Security First Credit Union, and their immediate family members and household members are not eligible to participate. This promotion is not available to joint account holders.

To Enter: Security First Credit Union primary members that are approved and funded (Indirect and Direct) for a refinanced auto loan during the promotional period will receive one entry per refinanced approved and funded auto loan into the drawing. There is a limit of one entry per auto loan per primary member. Existing Security First Federal Credit Union auto loans are not eligible for refinancing. No purchase is necessary to enter and win. Void where prohibited.

Enter by Mail: To enter without cost or obligation, send a letter to Security First Credit Union, P.O. Box 4829, McAllen, TX 78502-4829, Attn: Marketing Department, and include the following: Primary member's full name; address; city; state; ZIP code; phone number; email address; and account number. One primary member per entry. One entry per household. The primary member's valid return address must be included on the envelope. Mailed entries should be postmarked by December 10, 2025, or physically received by December 10, 2025, by 5:00 PM CST.

Security First Credit Union assumes no responsibility for lost, late, destroyed, deleted, erased, incomplete, stolen, misdirected, illegible, or postage-due mail entries. Security First Credit Union assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance, or processing of entries, or which prevents entries from being created.

Prize Winner Selection: The first three (3) winners will be randomly selected, announced, and contacted no later than November 21, 2025, for the entry period of October 15 – November 15, 2025. The second three (3) winners will be randomly selected, announced and contacted no later than December 22, 2025, for the second entry period of November 16 – December 15, 2025. Winners will be contacted by telephone and email. If the winners cannot be contacted, a new random drawing will be completed for the prize.

Grand Prize: The grand prize winners will receive one (1) certificate each for a five (5) day, four (4) night cruise vacation for two (2) people. Security First Credit Union will present a cruise certificate from the travel agency to the winners. It will be the sole responsibility of the prize winners to complete travel arrangements and adhere to additional requirements, terms, and conditions with the travel agency. At the time of presentation, the cruise certificate will include a date of issuance. The grand prize winners will have 18 calendar months from the date of issuance to redeem the certificate. Additional disclosures and requirements will be provided at certificate issuance.

The winner(s) of the Cruise Vacation Certificate is responsible for port charges, taxes, customs, and fulfillment fees. The cruise will be subject to the cruise line's terms and conditions.

Odds: Odds of winning a prize will depend on the total number of eligible entries received. Upon initial notification and verification of each prize winner, confirmation will be sent via email and/or USPS.

Use of Data: Winners agree to allow Security First Credit Union the use of the winner's name, likeness, photograph, voice opinions, and or hometown and state for promotional purposes in any media without further payment or consideration.

"RELEASE AND LIMITATIONS OF LIABILITY: By entering, entrants agree to be bound by these Official Rules and all decisions of Security First Credit Union, which are final and binding. Entrants agree that, by participating, Security First Credit Union shall have no liability, unless required by law, and will be held harmless by the entrant for any claim, action, liability, loss, cost, injury, or damage, including without limitation, personal injury or death to entrant or any other person and damage to personal and real property, due in whole or in part, directly or indirectly, to participation in the promotion or receipt of a prize. In no event will Security First Credit Union be responsible for incidental or consequential damages, nor shall Credit Union be liable in the event that fraud or other events beyond Credit Union's reasonable control prevent the running of the promotion as planned or compromise the integrity of the promotion."

*Good standing: To be considered in good standing, a primary member must have a \$5 minimum in their share savings and not have any bankruptcy, repossession, or collections history of shares or loans, current delinquencies, NSF's, charge-off accounts, dormant accounts, or overdue payments with Security First Credit Union.