



Concho Educators Federal Credit Union's "Viva Las Vegas Membership Giveaway"

OFFICIAL RULES

NO PURCHASE NECESSARY

Enter Your Chance to Win

- *4 days/3 nights hotel*
- *Roundtrip Airfare for two*
- *\$250 Cash Spending Money*
- *Two Concert Tickets to see the Eagles Live at the Las Vegas Venetian Sphere on Jan. 23, 2027!*

How to Enter

Beginning on Monday, September 14, 2026, until 5:00 p.m. CST on December 14, 2026 (the "Promotion Period"), you may enter in "CEFCU's Viva Las Vegas Membership Giveaway" by one of the following methods:

- **Join** Concho Educators Federal Credit Union by becoming a New Member and opening a new membership Share (Savings) account **(5 entries)**
- **Open** a new checking account **(3 entries)**
- **Apply** for a Loan (any loan type)
Auto, Boat, RV, Line-of-Credit, Signature, Home Equity, Home Improvement, or Mortgage **(3 Entries for Each Loan Application Type) ***
- **Apply** for a Visa Rewards Credit Card **(3 Entries) ***
- **Refer-A-Friend, Family Member, or Co-Worker** **(5 entries per referral when they join the credit union)**

*Only requires loan application to be completed and processed during contest period. Entries are not subject to loan approval.

Prizes

ONE (1) Grand Prize Winner will receive a **trip for two (2) to Las Vegas!** Grand Prize winner will include the following: **(1)** Round-Trip Coach Class Airfare for two individuals from a Local or Convenient Area Airport to Las Vegas International Airport (subject to availability and pricing) **(2)** Hotel Accommodations (1 room, double occupancy) for Four (4) Days and Three (3) Nights; **(3)** TWO tickets to the Eagles Concert Live at the Las Vegas Venetian SPHERE (section 103, Row 34). **(4)** \$250.00 in Cash to Cover Transportation Costs (taxi/Uber) to/from Airport and Hotel, meals, and/or miscellaneous expenses. The estimated retail value ("ARV") for the Grand Prize is approximately \$4,000.00.



TEN (10) 2nd Runner-Up Winners will each receive **\$50 CASH!**



How Winners will be Determined: This Promotion is open only to current and new members of Concho Educators Federal Credit Union who are 18 years of age or older as of the Promotion start date and their account is in good standing. Grand prize Winner (1) and Ten (10) Runner-Up Winners will be selected in a random drawing from among all eligible entries on **Tuesday, December 15, 2026, with all winners being contacted by phone and/or email on that date.** Decisions of Sponsor and Administrator with respect to all Winners and other matters pertaining to the Promotion shall be final. All Winners may be required to sign an affidavit of eligibility and release of liability and publicity (where permitted), and return same, properly executed, within five (5) days of issuance of prize notification. If Sponsor or Administrator is unable to contact any of the prospective Winners within five (5) days from first notification attempt, if the prospective Winners fails to complete and return all requested forms by the specified date, or if the prospective Winner(s) fails to comply with any of the requirements, his/her prize shall be forfeited with an alternate prospective Winner being selected. The odds of winning depend upon the number of eligible entries received. Employees of Concho Educators Federal Credit Union are not eligible to enter the contest. This promotion is void where prohibited by law. Except where prohibited, participation in the Promotion constitutes your consent to Sponsor's use of your name, likeness, entry, and state of residence for promotional purposes in any media without further payment or consideration.

Additional Rules, Travel Requirements & Travel Insurance:

The specifics related to the aforementioned elements of the Grand Prizes Winner and 2nd Runner-Up Winners in the “Viva Las Vegas Membership Giveaway” promotion shall be solely determined by the Sponsor. All costs, taxes, fees, and expenses associated with any element of the Grand Prize not specifically addressed above are the sole responsibility of the Grand Prize Winner. All federal, state, and local taxes on the Grand Prize and Runner-Up Prize Winner's responsibility and shall be issued a 1099-Misc tax form for the actual value of each prize won. Travel must be round trip. Travel and accommodations are subject to availability and the terms and conditions set forth in this Promotion. Sponsor or Administrator will determine airline, flight itinerary and hotel and accommodations in its sole discretion. Grand Prize Winner will not receive difference between actual and ARV. Prize is non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. No refund or compensation will be made in the event of the cancellation or delay of any flight. Car rental is not included in this promotion, and it is the responsibility of the winner to secure car rental (if necessary) and is subject to availability and rental provider's terms and conditions.

Sponsor reserves the right to substitute the Grand Prize or Runner-Up Grand Prize (or a component thereof) for one of equal or greater value if the designated prize should become unavailable for any reason.

All travel must be completed by Designated Dates and be arranged with Sponsor or Administrator a minimum of thirty (30) days in advance, subject to availability and Sponsor's approval. Certain blackout dates may affect travel. If Grand Prize Winner is unable to fulfill Grand Prize during specified time-period, Grand Prize Winner shall forfeit their prize in its entirety, and an alternate winner may be selected. All travel dates will be determined by the Sponsor and once made may not be altered except by Sponsor. Some restrictions may apply. Meals not described above, incidentals, tips, telephone calls, or any other personal expenses incurred during the trip are the responsibility of each winner. All other expenses not specifically identified as included in the Grand Prize is the sole responsibility of the Winner of the “Viva Las Vegas Membership Giveaway”.

All eligible Winners and travel companion shall be responsible for obtaining travel insurance (and all other forms of insurance) at their option and hereby acknowledge that the Sponsor has not and will not obtain or provide travel insurance or any other form of insurance. Grand Prize Winner and travel companion must travel the same itinerary and on the selected dates and/or times specified by Sponsor or prize will be forfeited in its entirety. Once the travel companion is selected, he/she may not be substituted, except at the Sponsor's sole discretion. All winners and travel companions are solely responsible for obtaining any identification documents necessary for domestic or international travel. Travel companion of winner must be at least eighteen (18) years of age or older, unless accompanied by his/her parent or legal guardian, and must sign a Liability and Publicity Release. If potential winner's travel companion fails to return such documents within date and/or time indicated within such documents, then the potential winner may forfeit the right to the travel companion. Grand Prize Winner cannot be transferred, substituted, or redeemed for cash except at Sponsor's sole discretion.

Limitations of Liability: Concho Educators Federal Credit Union, (“Sponsor”), and its' respective affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors, and employees are not responsible for: any incorrect or inaccurate entry information; human error; technical malfunctions; omissions; interruption; theft; tampering; destruction; lost; incomplete, processed late, or any combination thereof resulting

from participation in this Promotion. All entries become the property of Sponsor and will not be returned.

By entering, you agree to release, discharge, indemnify and hold harmless the Promotion Entities, and their respective parent companies, subsidiaries, their respective representatives and agents, advertising and promotion agencies, promotion partners and prize suppliers, and all of their respective affiliated companies, employees, officers, directors and shareholders, from and against all claims and damages or liability arising in connection with your participation and/or entry in the Promotion and/or their receipt or use of any prize awarded in this Promotion or due to any injuries, damages or losses to any person (including death) or property of any kind resulting in whole or in part, directly or indirectly, from acceptance, possession, misuse or use of any prize or participation in any Promotion-related activity or participation in this Promotion. Except where prohibited by law, the winner's entry and acceptance of the prize constitutes permission for the Promotion Entities to use said winner's and any travel companion's names, photographs, likenesses, statements, biographical information, voices, and city and state addresses on a worldwide basis, and in all forms of media, in perpetuity, without further compensation. No more than the advertised number of prizes will be awarded. The releases hereunder are intended to apply to all claims not known or suspected to exist with the intent of waiving the effect of laws requiring the intent to release future unknown claims.

To receive the name of the Grand Prize Winner, send a stamped self-addressed envelope to: CEFCU “Viva Las Vegas Membership Giveaway”, PO Box 60976, San Angelo, Texas, 76906. within sixty (60) days of expiration of the Promotion Period. Other ways to enter: On a 3x5-inch card, handprint your full name, complete address, phone number (including area code), date of birth and email address and mail in an envelope with proper postage affixed to: CEFCU “Viva Las Vegas Membership Giveaway”, PO Box 60976, San Angelo, Texas, 76906. Mail-in entries must be postmarked by December 10, 2026, and received by December 14, 2026. All entries must be received by the deadline to be valid. There is a limit of one (1) mail-in entry per eligible member. If multiple entries are received, only the first entry will be accepted with any additional entries being disqualified. Incorrect and incomplete entries shall be voided. These official rules are also available on our website at: www.conchoeducators.org