



**NO PURCHASE NECESSARY
PURCHASE DOES NOT IMPROVE ODDS OF WINNING**

OFFICIAL RULES

You are not required to purchase any goods or services, pay any money, or submit to any sales promotion effort to enter into the Contest. The Contest is subject to all applicable laws and regulations, and the eligibility requirements below, and is void in any jurisdiction where prohibited by law.

1. ELIGIBILITY

The Financial Fitness Challenge (the "Contest") is open only to legal residents of the United States who are members in good standing of CommonWealth One Federal Credit Union ("Sponsor"), age 18 or older at the time of entry, and who have been members for at least three (3) months prior to entry. Employees, officers, directors of Sponsor, and their immediate family members (spouse, parents, siblings, and children) and household members of each such person are not eligible. The Contest is subject to all applicable federal, state, and local laws and regulations. Void where prohibited, including but not limited to Alaska, Florida, Hawaii, Puerto Rico, New York, and Rhode Island. By participating in this Contest, entrants agree to be bound by these Official Rules and to Sponsor's decisions, which are final and binding on all matters relating to the Contest. Entrants may only enter the Contest during the Entry Period described below.

2. CONTEST PERIOD

The Contest entry period begins on January 27, 2025, at 12:00:01 AM Eastern Time ("ET") and ends on February 18, 2025, at 11:59:59 PM ET ("Entry Period"). The Contest program runs from September 1, 2025, through September 30, 2026 ("Program Period"). The grand prize winner of the Contest will then be selected, notified, and announced within two weeks after the Program Period.

3. HOW TO ENTER

During the Entry Period, complete and submit the official entry form available at any CommonWealth One branch location or online on Sponsor's website. Entry forms must be complete and accurate and will describe the entrant's financial goals, personal financial history and timeline, previous financial obstacles, personal motivation, and the impact of financial achievement. Limit one (1) entry per person. Multiple entries from the same person will be disqualified.

4. FINALIST SELECTION

Three (3) finalists will be selected by a panel of judges in Sponsor's marketing department between the end of the Entry Period and the start of the Program Period based on the eligible entries that demonstrate the best financial fitness according to the following criteria:

- Compelling personal story regarding personal finances (25%)
- Realistic and measurable financial goals (25%)



CommonWealth One Federal Credit Union

Financial Fitness Challenge Official Contest Rules

- Demonstrated commitment to finance fitness (25%)
- Potential for community inspiration regarding financial hygiene (25%)

Judges' decisions are final and binding in all matters relating to finalist selection. If selected as a finalist, Sponsor will notify the entrant by email, postal mail and/or phone. Finalists will be required to provide identification, sign an affidavit of eligibility and a publicity release, and a photo and video release form, or another finalist will be selected. If Sponsor is unable to contact the potential finalist within of seven (7) days of the drawing, then an alternate finalist will be selected.

Entries submitted become the sole property of the Sponsor. Sponsor is not responsible for late or unsuccessful attempts to enter.

5. PROGRAM REQUIREMENTS

Finalists must:

- Track his or her personal finances on a weekly basis and demonstrate the same to Sponsor's reasonable satisfaction
- Attend monthly financial coaching sessions each month during the Program Period either in person at a Sponsor branch or virtually
- Participate in content creation activities once a month during the Program Period with financial fitness-related posts developed with Sponsor
- Provide regular progress updates to Sponsor
- Maintain active membership status at Sponsor
- Show substantial compliance to a mutually agreed-upon financial action plan
- Comply with all program guidelines and these Official Rules

Full participation in the program requirements set forth herein is expected to take approximately 5 hours a month during the Program Period for each finalist.

Participants may be disqualified for:

- Missing two or more coaching sessions
- Failure to provide progress updates when requested
- Account delinquency
- Withdrawal from membership
- Violation of program guidelines as set forth in these Official Rules

Any content creation activities may not infringe upon any copyrighted material, or display profane, explicit, discriminatory, illegal, offensive, or harassing content of any kind. Further, content creation activities should not include third parties who have not expressly authorized you to display



their image, likeness or voice in any video. By participating in the content creation activities, you represent and warrant that you have all necessary rights to do so, authority to enter the Contest and submit an entry, the entry is an original work by you, and no other party has any rights, title or interest in or to the entry. By participating in the Contest, the entrant is providing permission to use his/her name and photo/likeness, and all content creation activities, for advertising and promotional purposes for this and similar promotions, and in perpetuity in any media, now known or hereafter devised without compensation, except where prohibited by law. For more information, see the “Publicity” section below.

At the end of the Program Period, a panel of judges in Sponsor’s marketing department will select one finalist as the grand prize winner, with the remaining finalists being runner-up winners, based on the grand prize winner’s demonstrated financial fitness during the Program Period according to the following criteria:

- Progress toward stated financial goals (25%)
- Adherence to action plan in the Program Requirements (25%)
- Engagement with the program and sincerity/effort in participation (25%)
- Demonstrated community inspiration impact (25%)

6. PRIZES

- Grand Prize (1): \$3,000
- Runner-up Prizes (2): \$1,000 each

Total approximate retail value of all prizes: \$5,000

No substitutions or transfer of prize permitted. All prizes awarded in the form of a credit to winner's CommonWealth One account on or about October 19, 2026. Winners are responsible for all taxes and fees associated with prize receipt and/or use and Sponsor will report all prize winnings if required by applicable law.

7. PUBLICITY

Except where prohibited, participation constitutes contestant's consent to Sponsor's use of contestant’s entry, name, likeness, photograph, voice, opinions, biographical information, hometown, and state for promotional purposes in any media without further payment or consideration.

Specific private financial information submitted and reviewed in connection with the Contest will be kept confidential in accordance with Sponsor’s policies and procedures unless otherwise mutually agreed in accordance with applicable law.



8. GENERAL CONDITIONS

Sponsor reserves the right to cancel, suspend and/or modify the Contest if any factor interferes with its proper conduct as contemplated by these Official Rules. Sponsor reserves the right to disqualify any individual it finds to be tampering with the entry process or operation of the Contest or to be acting in violation of these Official Rules.

9. RELEASE AND LIMITATIONS OF LIABILITY

By participating in the Contest, entrants agree to, release, indemnify and hold harmless Sponsor and its representatives, officers, directors, and employees, along with any websites used for the promotion of the Contest (collectively, “Releasees”), from and against any injuries, losses, damages, claims, actions, and/or any liability of any kind resulting from or arising from participation in the Contest or acceptance, possession, use, misuse or nonuse of any prize that may be awarded. Releasees are not responsible for printing or typographical errors in any Contest-related material; for stolen, lost, misdirected, late, postage-due, damaged, incomplete, inaccurate entries or mail, or for entries that are lost, misdirected, fail to enter the processing system, or are processed, reported, or transmitted late or incorrectly or are lost for any reason including computer, telephone, paper transfer or human error; or for electronic, computer, or telephonic malfunction or error. If, in Sponsor’s opinion, there is any suspected or actual evidence of electronic or non-electronic tampering, fraud, or technical difficulties with any portion of the Contest that compromise or corrupt the administration, integrity, security or fairness of the Contest, the judges reserve the right at their sole discretion to disqualify a person who tampers with the process and select an alternate finalist or winner. Sponsor reserves the right to seek damages and other remedies from any such person to the fullest extent of the law.

IN NO EVENT WILL RELEASEES BE LIABLE FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, WHETHER OR NOT THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN, AND REGARDLESS OF THE FORM OF THE CLAIM OR ACTION, OR THE LEGAL THEORY ON WHICH IT IS BASED.

10. DISPUTES

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules or the rights and obligations of any entrant, winner, and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the substantive laws of the Commonwealth of Virginia, without regard to choice of law rules, and the courts of the Commonwealth of Virginia shall be the sole forum for any disputes arising in any way out of or related to these Official Rules, the Contest, or any prize, to the exclusion of all other forums. The decisions of Sponsor are final and binding in all matters relating to this Contest. These Official Rules may not be published or otherwise reproduced elsewhere, in whole or in part, without the written consent of Sponsor, which claims all applicable rights to these Official Rules.



11. SPONSOR AND WINNERS LIST

CommonWealth One Federal Credit Union, P.O. Box 9997, Alexandria, VA 22304-0797. Federally insured by NCUA. Equal Housing Lender. The Contest is in no way sponsored, endorsed, or administered by, or otherwise associated with any websites used for the promotion of the Contest, including without limitation Facebook, Instagram, or X Corp. For a copy of the Contest Official Rules or a list of the prize winners, which shall be available by mail after September 30, 2026, send a self-addressed, stamped envelope to CommonWealth One FCU, P. O. Box 9997, Alexandria, VA 22304-0797, Attn: Fitness Challenge Committee

THE CONTEST IS VOID WHEREVER PROHIBITED BY LAW.



FINALIST'S AFFIDAVIT OF ELIGIBILITY AND LIABILITY/PUBLICITY RELEASE

STATE OF _____ COUNTY OF _____

I, _____, being duly sworn, depose and say:

1. I am a person who was selected as a finalist to win a prize in the Financial Fitness Challenge.
2. I am a legal resident of _____ and was at least 18 years of age at the time I entered the Contest.
3. I am not and was not at the time of entering the Contest an employee, officer, or director of CommonWealth One Federal Credit Union ("Sponsor"), nor am I an immediate family member or household member of such person, and I am an eligible participant in accordance with the Official Rules.
4. I affirm that I have complied with all Contest rules and regulations in accord with the Official Rules and have committed no fraud or deception in entering the Contest or claiming the prize. I reaffirm my agreement to all terms and conditions of the Official Rules.
5. I understand that I am solely responsible for any and all taxes on the prize.
6. In consideration of the award of the prize to me, I hereby agree: a) To release and hold harmless Sponsor from any liability in connection with the Contest or prize in accord with the release contained in the Official Rules; b) To sign any additional documentation that Sponsor may require; c) That Sponsor may use my name, photograph, likeness, and biographical information for advertising and promotional purposes without additional compensation in accord with the Official Rules and Photo and Video Release Form.

Signature of Winner

Printed Name

Date



PHOTO AND VIDEO RELEASE FORM

As a finalist in CommonWealth One Federal Credit Union's Financial Fitness Challenge (the "Contest"), and pursuant to the Official Rules of the Contest, the terms of which are incorporated herein, I agree as follows:

1. For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I hereby grant to Sponsor, its agents, and others working for it or on its behalf, and its respective licensees, successors, and assigns (collectively, "Sponsor"), the unlimited right and permission to use, distribute, publish, exhibit, digitize, broadcast, display, reproduce and otherwise exploit my name, signature, picture, likeness, voice and biographical information, and any material based thereon or derived therefrom, together with any actual or fictional material, or to refrain from so doing, in any manner or media whatsoever (whether now known or hereafter devised) anywhere in the world for any purpose, including but not limited to illustration, promotion, advertising, web contest, and publicity.

2. I shall have no right of approval, no claim to compensation, and no claim (including, without limitation, claims based upon invasion of privacy, defamation, or right of publicity) arising out of any use, blurring, alteration, distortion, illusionary effect, faulty reproduction, fictionalization, or use in any composite form of my name, signature, picture, likeness, voice and biographical information in any way.

3. I have the full and exclusive right and authority to grant the rights granted hereunder and I agree that this grant, waiver, and/or release does not in any way conflict with any existing commitment on my part.

4. To the fullest extent permitted by applicable law, I hereby irrevocably release all claims, of any type or nature, known or unknown, matured or unmatured, I may have against Sponsor, and/or any website used to promote the Contest, based on the Contest, or my receipt and use of any prize I receive as a result thereof.

5. I hereby certify, swear, and affirm that I am fully eligible to receive the Contest's prize and meet all eligibility requirements of the Contest, and agree to all terms and conditions of the Official Rules.

THIS AGREEMENT PROVIDES THE SPONSOR WITH YOUR ABSOLUTE AND UNCONDITIONAL CONSENT, WAIVER, AND RELEASE OF LIABILITY, ALLOWING THE SPONSOR TO PUBLICIZE YOUR NAME, LIKENESS AND OTHER PERSONAL CHARACTERISTICS AND PRIVATE INFORMATION AS SET OUT ABOVE.



CommonWealth One Federal Credit Union
Financial Fitness Challenge Official Contest Rules

PHOTO AND VIDEO RELEASE FORM **BY SIGNING, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD ALL OF THE TERMS OF THIS WAIVER AND RELEASE AND THAT YOU ARE GIVING UP SUBSTANTIAL LEGAL RIGHTS, INCLUDING THE RIGHT TO SUE THE SPONSOR.**

Signature

Printed Name

Address

Date

Witness Signature

Witness Printed Name

STATE OF _____ COUNTY OF _____

On this ____ day of _____, **20**, before me personally appeared _____, to me known and known to me to be the person described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed.

NOTARY PUBLIC My Commission Expires: _____