Villanova Men's Basketball Game Sweepstakes Ardent Title Night: November 8 @ 7 PM Finneran Pavilion Official Rules

NO PURCHASE OR CREDIT SCORE IMPROVEMENT NECESSARY TO ENTER OR WIN:

Open and offered to members of Ardent Credit Union who are at least 18 years of age on October 28, 2025. Employees, agents and officials of Ardent Credit Union and immediate family members of any of these are not eligible to enter. Void where prohibited. By participating, entrants agree to these Official Rules and the decisions of Ardent. Sweepstake begins at 9:00:00 a.m. EDT on October 28, 2025 and ends at noon on October 31, 2025 (Promotional Period) and is subject to all applicable federal, state and local laws and regulations. Ardent Credit Union is headquartered at 1601 Cherry Street, Philadelphia, PA 19102.

HOW TO ENTER: There are two (2) ways to enter.

Method #1: Attendees can enter by clicking on the link in an email to members and providing the required information on the form. No additional action is necessary to participate or enter. One entry per person.

Method #2 (Alternative Method of Entry): Attendees can enter by sending an email with their full name, email address, phone number, zip code to reply@ardentcu.org. No additional action is necessary to participate or enter. One entry per person.

All entries become the sole property of Ardent and will not be returned or acknowledged.

PRIZE/ODDS: One entrant will be selected to receive four (4) Villanova Men's Basketball tickets to the Saturday, November 8, 2025 game, plus an Ardent x Nova prize pack. Approximate retail value of the prize is \$400. Odds of winning depend on total number of eligible entries received. Winner may not substitute, assign or transfer prize, but Ardent reserves the right to substitute the prize with a prize of equal or greater value should the advertised prize become unavailable. Prize will not be fulfilled outside the 50 U.S. states.

PRIVACY POLICY: Information collected from entrants is subject to Ardent's Privacy Policy, which is available at http://www.ardentcu.org/ArdentCU/media/PDF/privacy_notice.pdf

WINNER SELECTION: The winner will be randomly selected from the pool of entries. A potential winner will be notified by phone or email on or about October 31, 2025. The prize must be claimed within two days of notification or it will be considered forfeited.

CONDITIONS OF PARTICIPATION: Ardent shall not be responsible for any typographical or other error in the printing, offering or announcement of any prize. Each prize winner is required to present valid identification and may be asked for a publicity photo. Each winner will complete all required forms, including a Testimonial Release with two business days or prize will be considered forfeited. If documents are not returned on a timely basis, or if prize is returned as non-deliverable, or if winner is found to be ineligible or not in compliance with these Official Rules, such prize will be

forfeited and awarded to an alternate winner. Must be 18 or older to enter. Taxes on prizes, if applicable, are solely the winner's responsibility. Ardent Credit Union may change the terms and conditions or any aspect of this program without advance notice.