

Ardent Credit Union

“Rake in the Cash” Scratch-Off Game Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN:

Open and offered to attendees of the participating events who are at least 18 years of age on October 3, 2026. Employees, former employees, agents and officials of Ardent Credit Union and Interactive Promotions Group and 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. Ardent membership, an account opening or a loan application is not required. A purchase will not increase your chances of winning. The “Rake in the Cash” Scratch-Off Game is sponsored by Ardent Credit Union (“Sponsor”), headquartered at 1601 Cherry Street, Suite 2000, Philadelphia, PA 19102. The promotion begins at 9:30 a.m. Eastern Time on October 3, 2026, and ends at 1:00 p.m. Eastern Time on October 4, 2026 (“Promotional Period”). Scratch-off cards will be distributed only at Ardent’s booth during the following participating events and distribution hours: Haverford Township Day on October 3, 2026 from 9:30 a.m. to 3 p.m. and Springfield Township Community Day on October 4, 2026 from 10 a.m. to 1 p.m. Scratch-off cards are available while supplies last.

HOW TO ENTER: There are two (2) ways to receive a “Rake in the Cash” scratch-off card. Attendees can fill out a form by scanning a QR code or filling out a paper form with the required fields. No additional action is necessary to participate or enter. Submitting the form alone does not constitute a winning entry; the attendee must receive and play a scratch-off card as described below. Limit one scratch-off card per person for the entire Promotional Period, regardless of entry method or attendance at both events. Please note, any box from which any portion of the scratch-off coating has been removed counts as a scratched box. All entries become the sole property of Ardent and will not be returned or acknowledged.

HOW TO PLAY: Scratch off any SIX (6) boxes. If six money bag symbols are revealed, you are an instant prize winner, subject to verification. **Scratching more than six boxes voids the entire card, even if six money bag symbols are revealed.** If fewer than six boxes are scratched, or any of the six scratched boxes reveals a different symbol, the card does not qualify for a prize.

PRIZE/ODDS: A verified winning card qualifies for a \$5,000 cash prize. One prize is available. Odds of scratching the SIX (6) correct boxes are 1:593,775. A prize is not guaranteed to be won. Any act, omission or method of playing that changes these odds or the random chance of winning will render the card void. Cards that are manipulated, altered, forged, hand printed, water damaged, mutilated, tampered with in any way or which contain any computer programming, printing, mechanical or typographical errors, will be considered void and will not be eligible for prize redemption.

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

PRIZE CLAIMS AND VERIFICATION: To claim a prize, complete the information requested on the back of the potential winning card and deliver the original card in a padded envelope to any Ardent Credit Union location. The original card must be received no later than 12:00 noon Eastern Time on October 7, 2026. Copies and photographs will not be accepted in place of the original card. Do not scratch any additional boxes after revealing six money bag symbols. All potential winning cards are subject to verification by Ardent and Interactive Promotions Group. A card showing six money bag symbols does not establish entitlement to a prize until verification is complete. Claims received after the deadline are forfeited. **UNCLAIMED PRIZES WILL NOT BE AWARDED.** Taxes, if any, are the sole responsibility of the winner.

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 submit to a publicity photo. Each winner will complete all required forms, including a Testimonial Release within two business days of the request 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. Names and likenesses of promotion winner(s) may be used by the Ardent Credit Union and Interactive Promotions Group for promotional purposes without further compensation. Must be 18 or older to enter. Current or former employees, family members, agents, successors, or assignees of Ardent Credit Union or any promotional agency involved with this promotion shall be ineligible to participate and/or claim any prize covered within. Ardent Credit Union may change the terms and conditions or any aspect of this program without advance notice.