

Ardent Credit Challenge Monthly Contest

Official Rules

WHO IS ELIGIBLE: The \$100 monthly prize is part of a skill-based contest open only to Ardent Credit Union members who participate in the Credit Challenge. To be eligible, participants must:

- Create a credit score goal using CreditSavvy within Ardent's eBanking between 12:00:00 AM on May 20, 2025 and 11:59:59 PM on May 26, 2025, and
- Improve their credit score by at least 5 points by the end of the relevant contest month (June, July, or August 2025) and
- Be a legal residents of the 50 United States or D.C. and
- Age 18 or older as of May 20, 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. The contest is subject to all applicable federal, state and local laws and regulations. Ardent Credit Union is headquartered at 1601 Cherry St, Philadelphia, PA 19102.

HOW TO WIN: Each month during the promotional period (June, July or August 2025), the participant who achieves the greatest net credit score improvement for that calendar month (based on VantageScore data from CreditSavvy) will win a \$100 prize. In the event of a tie, a winner will be selected by random drawing from among the tied participants.

Prize Details:

- One (1) \$100 prize will be awarded per month in June, July, and August 2025.
- The prize will be deposited into the winner's Ardent Credit Union checking or savings account.
- Approximate Retail Value (ARV): \$100 per monthly prize.
- Prizes are non-transferable and no substitution is allowed, except by Ardent Credit Union in its sole discretion in the event a prize becomes unavailable.

NOTIFICATION AND VERIFICATION: Winners will be notified by phone or email within two (2) business days after the end of each month. Winners must respond and claim their prize within two (2) business days or the prize will be forfeited. Winners may be required to complete a release form and verify eligibility before the prize is awarded.

OTHER TERMS:

- Only eligible Credit Challenge participants may compete for this prize.
- This contest is based on measurable performance and is not subject to random selection, unless there is a tie and a winner has to be selected from the tied participants.

- Ardent Credit Union reserves the right to verify scores and disqualify any entry suspected of manipulation or inaccuracy.
- All decisions by Ardent regarding contest administration and winner selection are final.
- Ardent shall not be responsible for any typographical or other error in the printing, offering or announcement of any prize.