

Ardent Credit Union
I Love My Credit Union Day Referral Sweepstakes
July 1, 2026 – July 29, 2026
Official Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. Open to Ardent Credit Union members residing in the United States who are age 18 or older. Employees, agents, and officials of Ardent Credit Union and their immediate family members are not eligible to win. Void where prohibited. Sweepstake begins at 7:30:00 a.m. EDT on July 1, 2026 and ends at 11:59 p.m. EDT on July 29, 2026 (Promotional Period) and is subject to all applicable federal, state and local laws and regulations. By participating, entrants agree to these Official Rules and the decisions of Ardent Credit Union, which are final and binding. The Sweepstakes 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: Participants must complete the following steps during the promotional period:

1. Register for Ardent Credit Union's Refer-a-Friend Program at refer.ardentcu.org (if not already registered).
2. Share their unique referral link with friends, family members, or others eligible for membership. (Referred individuals must be age 18 or older.)
3. The referred individual must click the referral link, submit their email address through the referral platform, become an Ardent Credit Union member, and open a checking account by July 29, 2026.

Each referral that completes the steps listed above will automatically earn one (1) entry into the Sweepstakes. There is no limit to the number of eligible entries a participant may earn during the promotional period.

SWEEPSTAKES PRIZES/ODDS: Five (5) winners will each receive a \$100 cash prize deposited into their Ardent account. Winners will be selected at random from all eligible Sweepstakes entries received during the promotional period. (The \$100 Sweepstakes prize is in addition to any bonuses earned through the Refer-a-Friend Program for a successful referral.) Odds of winning depend on the total number of eligible entries received during the promotional period. Prizes total \$500 in value.

WINNER SELECTION: Five (5) winners will be selected in a random drawing from all eligible entries received during the promotional period. The drawing will take place on or about July 31, 2026. Potential winners will be notified using the contact information associated with their Ardent membership.

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

CONDITIONS OF PARTICIPATION: Ardent Credit Union shall not be responsible for any typographical, technical, or other errors in the administration of the Sweepstakes. Winners may be required to verify eligibility and complete any required documentation before receiving a prize. Failure to comply with these Official Rules may result in disqualification and selection of an alternate winner. Taxes on prizes, if applicable, are solely the responsibility of the winner. Ardent Credit Union reserves the right to modify, suspend, or terminate the Sweepstakes at any time without prior notice, subject to applicable law.

By participating, entrants agree to abide by these Official Rules and all decisions of Ardent Credit Union regarding the Sweepstakes.