

Ardent Credit Challenge Sweepstakes

Official Rules

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

Open to legal residents of the 50 United States and D.C., age 18 or older as of May 20, 2025, who are members of Ardent Credit Union. Membership is not required to enter via the alternative method. 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 12:00 a.m. Eastern Time (ET) on May 26, 2025 and ends at 11:59:59 p.m. ET on September 1, 2025 (Promotional Period) and 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 ENTER: There are two (2) ways to enter.

Method #1: Members can earn an automatic entry into the sweepstakes by (1) creating a credit score goal with CrediSavvy in Ardent's eBanking between 12:00:00 AM on May 20, 2025 and 11:59:59 PM on May 26, 2025 and (2) improving their score by 5 points or more by September 1, 2025. For every 5 points of improvement, the participant earns one entry. There is no limit to the number of entries you can earn.

Method #2 (Alternative Method of Entry): To receive one entry without participating in the Credit Challenge, clearly hand-print your name, mailing address, email address and phone number on a 3x5 index card and mail with proper postage to the following address:

Ardent Credit Union Credit Challenge Sweepstakes
Attn: Marketing Department
PO Box 7480
Philadelphia, PA 19101-7480

Each AMOE entry must be mailed separately and must be received by Monday, September 1, 2025 at 11:59:59 PM EST. Photocopied, illegible, mechanically reproduced or mass entries are not eligible. All entries become the sole property of Ardent and will not be returned or acknowledged. Ardent is not responsible for lost, late, damaged, misdirected or postage-due mailed entries.

PRIZE/ODDS: Approximate retail value of the grand prize is \$1,000. Approximate retail value of each monthly prize: \$100. Odds of winning depend on total number of eligible entries received. The top prize is \$1,000 deposited into the entrant's Ardent savings or checking account. Additionally, there will be one prize of \$100 awarded each month in June, July and August. The \$100 will be deposited into the winner's Ardent savings or

checking account. Winner may not substitute, assign or transfer prize, but Ardent reserves the right to substitute 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 \$1,000 winner will be randomly selected from the pool of entries. A potential winner will be notified by phone or email on or about September 5, 2025. The prize must be claimed within two business days of notification or it will be considered forfeited.

The \$100 monthly prize will go to the Credit Challenge participant with the largest credit score improvement during that month. In the event of a tie, a winner will be randomly selected from those tied participants. A potential winner will be notified by phone or email two business days after the month ends. The prize must be claimed within two business 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.