

Unitus Community Credit Union
Spend Local Giveaway — Official Rules

1. No Purchase Necessary to Enter or Win

A purchase or payment of any kind will not increase your chances of winning.

2. Eligibility

Open only to legal residents of Oregon or Southwest Washington who are 18 years of age or older at the time of entry. Membership with Unitus Community Credit Union is not required to enter or win.

Employees of Unitus Community Credit Union (“Unitus”), their immediate family members (spouse, parent, child, sibling, and their respective spouses), and persons living in the same household of such employees are not eligible to participate.

3. Sponsor and Administrator

Unitus Community Credit Union (“Unitus”), located at 7632 SW Durham Road, Tigard, OR 97224, is the sponsor and administrator of this promotion. Unitus is solely responsible for the operation of the giveaway, including entry processing, winner selection, prize funding, and prize fulfillment.

4. Promotion Period

The Promotion begins February 1, 2026 and ends December 31, 2026 (“Promotion Period”). The Promotion consists of separate monthly entry periods (each, a “Monthly Entry Period”). Entry deadlines and drawing dates for each Monthly Entry Period will be disclosed on the landing page.

5. How to Enter

During each Monthly Entry Period, eligible individuals may enter as follows:

Primary Entry

Receive one (1) primary entry by completing the official entry form available via the landing page link and completing the entry actions described in the caption of the applicable giveaway post.

Entry actions include:

- Following @unitusccu, @smallshops.bighearts, and the featured small business
- Liking the original giveaway post
- Tagging at least one (1) friend in the comments

Limit one (1) primary entry per person per Monthly Entry Period.

Bonus Entry – Existing Unitus Members

Entrants who are existing Unitus members at the time of entry will receive one (1) additional bonus entry. Membership status will be verified using the email address submitted on the entry form or via AMOE submission. No purchase is required to qualify as a member.

Bonus Entry – Additional Tagged Friends

Entrants will receive one (1) additional entry for each additional friend tagged in separate comments on the original giveaway post. Each tagged individual must be a unique Instagram account.

Bonus entries are subject to verification and compliance with these Official Rules.

6. Alternative Method of Entry (AMOE)

To enter without completing the Instagram actions or online entry form, an eligible individual may send an email to Marketing@unitusccu.com during the applicable Monthly Entry Period with the subject line: “Spend Local Giveaway Entry.”

The email must include the entrant’s full legal name, mailing address, phone number, email address and confirmation that they are 18 years of age or older and a legal resident of Oregon or Southwest Washington.

AMOE entries must be received by 11:59 PM PT on the last day of the applicable Monthly Entry Period to be eligible. AMOE entrants are eligible to receive the same member bonus entry if applicable. Limit one (1) AMOE entry per person per Monthly Entry Period.

7. Your Consent to Email

By entering this giveaway, entrants consent to receive marketing and promotional emails from Unitus. Entrants may unsubscribe at any time using the unsubscribe link provided in Unitus emails.

8. Prize

Each Monthly Entry Period will award one (1) prize winner. The monthly prize will consist of a curated bundle of gift cards and/or merchandise from local businesses.

The approximate retail value (“ARV”) of each monthly prize is approximately \$500-\$750. Specific prize details, including featured businesses and items, will be disclosed on the landing page and/or associated social media posts.

Prizes are non-transferable, and no cash substitution is permitted, except at Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize of equal or greater value if necessary.

9. Winner Selection and Notification

One winner will be selected in a random drawing conducted by Unitus on or about the fifth business day following the end of each Monthly Entry Period.

The winner will be notified via direct message and/or email and must respond within two (2) days. Failure to respond may result in forfeiture and selection of an alternate winner.

10. Odds

Odds of winning depend on the total number of eligible entries received during the applicable Monthly Entry Period.

11. General Conditions

Any valuation of the prizes stated above is based on available information provided to Unitus, and the value of any prize awarded to a winner may be reported for tax purposes as required by law. Winner is solely responsible for reporting and paying all applicable taxes related to the prize. Winner must provide a signed W-9 form with a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning over \$600 in prizes from Unitus in a calendar year will receive an IRS form 1099 at the end of the year, and a copy of such form will be filed with the IRS.

12. Consent to Publicity and Release

By accepting a prize, the winner consents to the use of his/her name and likeness for publicity purposes without further compensation, unless prohibited by law.

By participating, entrants agree to release and hold harmless Unitus, its subsidiaries, affiliates, directors, officers, and employees from any liability for injuries, losses, or damages of any kind arising from participation in the promotion or acceptance, possession, or use of any prize.

Unitus is not responsible for lost, late, incomplete, or misdirected entries; technical failures of any kind; unauthorized human intervention; or any injury or damage to persons or property related to participation in the promotion.

13. Instagram Disclaimer

This giveaway is not sponsored, endorsed, administered by, or associated with Instagram or Meta.

14. Miscellaneous

By entering the Giveaway, you agree to comply with all terms and conditions mentioned herein. Noncompliance with any entry procedure will result in disqualification. If the Giveaway is terminated prior to the Giveaway period, notice will be posted here and at the website or via other media used to promote the giveaway. For a listing of the winners, or a set of these Rules, please send a self-addressed stamped envelope to Winners List and Rules, Spend Local Monthly Giveaway, Marketing Dept., PO Box 1937, Portland, Oregon 97207-1937.