

UNIFY'S BITCOIN SWEEPSTAKES

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN.

A PURCHASE, OPENING AN ACCOUNT, KEEPING AN ACCOUNT BALANCE, AND/OR MAKING A TRANSACTION WILL NOT IMPROVE YOUR CHANCE OF WINNING.

VOID WHERE PROHIBITED.

CONSUMER DISCLOSURE: Forty-three (43) potential winners of the Sweepstakes will be selected by a random drawing on or about February 18, 2022 at 3:00 PM PST from all eligible entries received. Subject to verification of eligibility and compliance with the terms of these Official Rules, the potential winners will be declared the official winner (each, a "Winner") of the Sweepstakes. The decisions of Sponsor are final and binding on all matters relating to the Sweepstakes. Odds of winning depend on the total number of eligible entries received.

PRIZE: Forty-three (43) Winner(s) will be awarded (1) one Non-Fungible Token (NFT) of John Johnson III by UNIFY Financial Credit Union. The retail value of the Prize is \$100.00.

PRIZE CONDITIONS: All Prize details shall be determined in the sole and absolute discretion of Sponsor. Winner is fully responsible for any and all applicable federal, state, territory, and local taxes (including income and withholding taxes). All costs and expenses associated with Prize acceptance and use not specified herein as being provided including, but not limited to, lodging, transportation costs, meals, gratuities and other expenses incurred by accepting the Prize are the sole responsibility of the Winner. The Prize is non-transferable and non-assignable, with no cash redemptions except at Sponsors sole and absolute discretion. Sponsor reserves the right to substitute the Prize (or any portion thereof) with a prize of comparable or greater value at its sole and absolute discretion. Prize may not be resold or offered for resale or used for any commercial or promotional purpose whatsoever.

SWEEPSTAKES PERIOD: Sweepstakes begin at 10:00 AM PST January 4, 2022 and ends at 6:00 PM February 14, 2022 ("Sweepstakes Period").

SPONSOR: UNIFY Financial Federal Credit Union dba UNIFY Financial Credit Union, 1899 Western Way, Torrance, CA 90501 ("Sponsor" or UNIFY) is the sponsor of the Sweepstakes.

ELIGIBILITY: Sponsor employees, officials, and members of their immediate families are not eligible to participate in the Sweepstakes. To qualify for the Sweepstakes, all entrants must be at least 18 years of age. Must be a UNIFY member and purchase an aggregate total of \$500 Bitcoin. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules and the decisions of the Sponsor. Sweepstakes void where prohibited by law.

HOW TO ENTER: You may enter the Sweepstakes during the Sweepstakes Period by being a UNIFY member and purchasing an aggregate total of \$500 Bitcoin. Limit one (1) entry per person. By successfully submitting an entry during the Sweepstakes Period, you will receive one (1) entry in the Sweepstakes. Entrants must fully complete and submit all non-optional data requested on the entry form to be eligible. Incomplete and/or inaccurate entries are void. All entries must include valid contact information for the entrant. Entrants to the Sweepstakes may be given the option to receive (a) commercial e-mails from Sponsor and/or (b) mobile text messages and updates from Sponsor. Eligibility to participate in the Sweepstakes is not dependent upon entrant's consent to receive such e-mails and/or mobile text messages and updates and consenting to receive such e-mails and/or mobile text messages and updates will not impact any entrant's chances of winning. Standard messaging rates apply to mobile text messages and updates. Check with your mobile service provider for more information.

ALTERNATIVE METHOD OF ENTRY: You may also enter by legibly printing their name, address (including zip code), telephone number (including area code), and e-mail address (optional) on a 3" x 5" card and mailing it in a #10 stamped envelope to: UNIFY Financial Credit Union, "UNIFY's Bitcoin Sweepstakes," 7985 W Sahara Ave, Las Vegas, NV 89117, Attention: Marketing Department. To enter the sweepstakes, beginning on 10:00 AM PST January 4, 2022 and ends at 6:00 PM February 14, 2022.

[NOTE: Include all other ways to enter sweepstakes, e.g., in-branch entry form submissions, etc.] Limit one mailed-in entry per member. If a write-in entry form or card is drawn, but judges are unable to determine the winner because of illegible writing, that entry form or card will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Mail-in entries must be received by February 14, 2022. Proof of mailing does not constitute proof of delivery. The Sponsor is not responsible for lost, late, stolen, incomplete, inaccurate, undelivered, delayed, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of the Sponsor and will not be acknowledged or returned.

ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO ONLINE ENTRIES: On-line entries using macro, robotic, script or other forms of automatic entry will be disqualified. Proof of submission does not constitute proof of receipt. The Sponsor is not responsible for lost, late, incomplete, inaccurate, undelivered, delayed or misdirected online entries. If there is a dispute as to the identity of an on-line entrant, the prize will be awarded to the authorized account holder of the e-mail address, provided the authorized account holder meets our eligibility criteria. The “authorized account holder” is defined as the natural person to whom the e-mail address is assigned by an Internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. The Sponsor is not responsible for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information by the Sponsor on account of technical problems or traffic congestion on the Internet or at any Website or any combination thereof. If for any reason the Internet portion of the Sweepstakes program is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Sweepstakes. The Sponsor reserves the right to select winners from eligible entries received as of such termination date. The Sponsor further reserves the right to disqualify any individual who tampers with the entry process. The Sponsor may prohibit an entrant from participating in the Sweepstakes if it determines that said entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, hacking, deception or other unfair practices or intending to abuse, threaten or harass other entrants.

WAIVER OF LIABILITY: By participating in the Promotion and submitting an entry, each entrant agrees to (a) be bound by these Official Rules, including all entry requirements, and (b) waive any and all claims against Sponsor, the hosting social media site (e.g, Instagram or Facebook), and each of their respective parents, affiliated companies, subsidiaries, officers, directors, employees, agents, licensees, distributors, dealers, retailers, printers, representatives and advertising and promotion agencies, and any and all other companies associated with the Promotion, and all of their respective officers, directors, employees, agents and representatives (collectively, “Released Parties”) for any injury, damage or loss that may occur, directly or indirectly, in whole or in part, from the participation in the Promotion or from the

receipt or use of the Prize (or any portion thereof) or any travel or activity related to the receipt or use of the Prize (or any portion thereof).

GENERAL CONDITIONS: Released Parties are not responsible for stolen, late, incomplete, illegible, inaccurate, misdirected, lost, misrouted, scrambled, damaged, delayed, undelivered, mutilated, postage-due or garbled entries, transmissions, e-mail or mail; or for lost, interrupted or unavailable network, cable, satellite, server, Internet Service Provider, wireless network, website, or other connections including those through and/or by any website, availability or accessibility or miscommunications or failed computer, satellite, telephone, cable or wireless transmissions, lines, or technical failure or jumbled, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures or difficulties; wireless service congestion; failures or malfunctions of phones, phone lines or telephone systems, wireless towers or cellular tower equipment; any error, omission, interruption, defect or delay in wireless or other transmission, processing, or communication; non-delivery; misdirected, blocked, or delayed e-mail notifications; printing, typographical or other errors appearing within these Official Rules, in any Promotion-related advertisements or other materials; or any other errors, problems or difficulties of any kind whether human, mechanical, electronic, network, computer, telephone, wireless service, mail, typographical, printing or otherwise relating to or in connection with the Promotion, including, without limitation, errors or difficulties which may occur in connection with the administration of the Promotion, the processing of entries, the announcement of the Prize or in any Promotion-related materials, or the cancellation or postponement of any event. Released Parties are also not responsible for any incorrect or inaccurate information, whether caused by website users, tampering, hacking, or by any equipment or programming associated with or utilized in the Promotion. Released Parties are not responsible for injury or damage to entrants or to any other person's computer and/or wireless device related to or resulting from participating in this Promotion or downloading materials from or use of the website. Persons who tamper with or abuse any aspect of the Promotion or website or attempt to undermine the legitimate operation of the Promotion by cheating, deception or other unfair playing practices, or intend to annoy, abuse, threaten or harass any other entrant or any representative of Sponsor or who are in violation of these Official Rules, as solely determined by Sponsor, will be disqualified and all associated entries will be void. Any attempt to deliberately damage the content or operation of this Promotion is unlawful and subject to legal action by Sponsor and its respective agents. Sponsor shall have the sole right to disqualify any entrant for violation of these Official Rules or any applicable laws relating to the Promotion, and to resolve all disputes in its sole discretion. Released Parties (a) make no warranty, guaranty or representation of any kind concerning the Prize (or any portion thereof), and (b)

disclaim any implied warranty. Sponsors failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Sponsor reserves the right, in their sole discretion, to cancel or suspend the Promotion (or any portion thereof) should virus, bugs, unauthorized human intervention, or other causes corrupt administration, security, fairness, integrity or proper operation of the Promotion (or any portion thereof). In the event of cancellation, Sponsor may elect to identify the Winner and award the Prize by way of random drawing from among all non-suspect, eligible entries received up to the time of such cancellation. Sponsor also reserves the right, in its sole discretion, to modify these Official Rules for clarification purposes without materially affecting the terms and conditions of the Promotion. Entries generated by a script, macro or other mechanical or automated means will be disqualified. In the event of dispute as to the identity or eligibility of any potential winner based on an e-mail address, the winning entry will be declared made by the Authorized Account Holder of the e-mail address submitted at the time of entry provided he/she is eligible according to these Official Rules. The Authorized Account Holder is defined as the natural person to whom the applicable Internet service provider or other organization (such as a business or educational institution) has assigned the e-mail address for the domain associated with the submitted e-mail address.

PUBLICITY AUTHORIZATION: By entering this Promotion, each entrant gives his/her express permission to be contacted by Sponsor by telephone, e-mail and/or postal mail for Promotion purposes. The Winner, by acceptance of the Prize, grants to Sponsor, and each of its designees the right to publicize the Winner's name, address (city and state/territory of residence), photograph, voice, statements and/or other likeness and prize information for advertising, promotional, trade and/or any other purpose in any media or format now known or hereafter devised, throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification, unless prohibited by law.

USE OF DATA. Sponsor may be collecting personal data about entrants including, without limitation, complete name, zip code, email address, and daytime phone number (including area code) of the entrants and/or Winner. Sponsor is entitled to use personal data contained in all entries in accordance with the Sponsor's privacy policies. By participating in the Promotion, entrants hereby agree to all personal information uses and disclaimers as explained in the following privacy policies:

* For all entrants, please review Sponsor's Federal Privacy Policy and Online Privacy Policy.

* For entrants who are California residents, please also review Sponsor's Privacy Notice at Collection of Personal Information and the California Consumer Privacy Policy.

Each entrant agrees that Sponsor, or its designee, has the right to contact entrant by telephone, email or regular mail. Entrant may opt-out of receiving future communications as set forth in Sponsor's privacy policies or as provided within any such marketing materials (e.g., using the "Unsubscribe" feature provided in the footer of Sponsor's emails).

All entry data provided via an online entry form (if applicable) is provided to Sponsor and not to the hosting social media site. This Promotion is in no way sponsored, endorsed or administered by, or associated with, the hosting social media site (if applicable). Sponsor trademarks, service marks and copyrights are proprietary. All rights reserved.

WINNERS LIST: For a list of Winners' names, mail a request and self-addressed stamped envelope to be received within three (3) months of the last day of the Entry Period to: UNIFY Financial Federal Credit Union, Attn: Marketing/ "UNIFY'S Bitcoin Sweepstakes" Winners List, P.O. Box 10018, Manhattan Beach, California, 90267-7518.

CHOICE OF LAW: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, without regard to choice of law rules.

NOTICE OF BINDING ARBITRATION AGREEMENT: You and the Sponsor agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to this Promotion (hereafter referred to as the "Claims"). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Notice of Binding Arbitration Agreement provision ("Arbitration Agreement"), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association ("AAA") in accordance with its applicable rules and procedures for consumer disputes ("Rules"), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any UNIFY branch upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the

Claim by: (a) making written demand for arbitration upon the other party, (b) initiating

arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf.

1. Selection of Arbitrator: The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

2. Effective Date: This Arbitration Agreement is effective upon the 61st day after we provide it to you (“Effective Date”), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below.

3. Claims Arising Prior to Effective Date: THIS ARBITRATION AGREEMENT APPLIES TO ALL CLAIMS THAT ARE FILED OR INITIATED AFTER THE EFFECTIVE DATE, EVEN IF THE CLAIM ARISES OUT OF, AFFECTS, OR RELATES TO CONDUCT THAT OCCURRED PRIOR TO THE EFFECTIVE DATE. If a Claim is filed or initiated prior to the Effective Date, this Arbitration Agreement will not apply to such Claim.

4. Arbitration Proceedings: The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted through arbitration. The arbitrator shall be entitled to award the same remedies that a court can award. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator’s award can be entered as a judgment in court. Except as provided in

applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. The Sponsor shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorney's fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorney's fees. However, if the Sponsor prevails, then you will not be required to pay our attorneys' fees and cost.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

5. Class Action Waiver: ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN A CLASS ACTION LAWSUIT.

6. Severability: In the event that the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions will remain fully enforceable.

7. Survival: This Arbitration Agreement will survive termination of the Account Agreement.

8. Right to Opt-Out: You have the right to opt-out of this Arbitration Agreement, provided you notify the Sponsor of your intent to do so within sixty (60) days after it is provided to you. Your opt-out is only effective if you notify the Sponsor in writing at: UNIFY Financial Federal Credit Union, Attn: Legal Dept, P.O. Box 10018, Manhattan Beach, California, 90267-7518 within such sixty (60) day time period. If you fail to opt-out within this sixty (60) day time, you will be deemed to have consented to the resolution of your Claims through binding arbitration. In the event you opt-out, it shall not affect other terms and conditions of your Account Agreement or your relationship with the Sponsor.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.