

Smalls Acts That Give Back – Pay Your Heating Bill Campaign

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

1. Eligibility: This Campaign is open only to those who submit an entry form and who are 18 years of age or older as of the date of entry. The Campaign is only open to members of Jeanne D'Arc Credit Union and is void where prohibited by law. Employees of Jeanne D'Arc Credit Union and immediate family members and/or those living in the same household as Employees are not eligible to participate in the Campaign. The Campaign is subject to all applicable federal, state, and local laws and regulations. Void where prohibited.

2. Agreement to Rules: By participating, the Contestant ("YOU") agree to be fully unconditionally bound by these Rules, and YOU represent and warrant that YOU meet the eligibility requirements. In addition, YOU agree to accept the decisions of Jeanne D'Arc Credit Union as final and binding as it relates to the content of this Campaign.

3. Campaign Period: Entries will be accepted via email, mail or in branch beginning at 8:00 AM on January 26, 2026, EST to 11:59 PM on Friday, February 20, 2026, EST.

4. How to Enter: The Campaign must be entered by submitting an entry using the online form. These forms can be found on JDCU.com, in branch, or available through mail upon request. The entry must fulfill all Campaign requirements, as specified, to be eligible to win a prize. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Jeanne D'Arc Credit Union. YOU may enter only once. YOU must provide the information requested.

5. Prizes: The Winner(s) of the Campaign (the "Winner") will receive up to \$400 toward one heating bill incurred between January 1, 2026 and February 20, 2026. Eligible heating costs include an electric, gas, oil, and propane bill. Submitted bill must be for one billing period only. If more than one billing period is included on bill, Jeanne D'Arc Credit Union reserves the right to choose which bill amount to pay. Payment will be made from Jeanne D'Arc Credit Union directly to the billing company. No cash or other prize substitution shall be permitted. The prize is nontransferable. Any and all prize-related expenses, including without limitation any and all federal, state, and/or local taxes, shall be the sole responsibility of Winner. No substitution of prize or transfer/assignment of prize to others or request for the cash equivalent by Winner is permitted. Acceptance of prize constitutes permission for Jeanne D'Arc Credit Union to use Winner's name, likeness, and entry for purposes of advertising and trade without further compensation, unless prohibited by law. Winner(s) will be required to submit a valid heating bill within 7 days of notification as Winner.

6. Odds: The odds of winning depend on the number of eligible entries received.

7. Winner Selection and Notification: Winner(s) will be selected by an internal judging panel at Jeanne D'Arc Credit Union. One Winner will be chosen on each of the following dates: Monday, February 2, 2026, Monday, February 9, 2026, Tuesday, February 17, 2026 and Monday, February 23, 2026 by 2:00 PM EST and will be notified by phone or email within five (5) days following selection of Winner. Jeanne D'Arc Credit Union shall have no liability for Winner's failure to receive notices due to spam, junk e-mail or other security settings or for Winner's provision of incorrect or otherwise non-functioning contact information. If Winner cannot be contacted, is ineligible, fails to claim the prize within 10 days from the time award notification was sent, or fails to timely return a completed and executed declaration and release as required, the prize may be forfeited and an alternate Winner selected. Receipt by Winner of the prize offered in this Campaign is conditioned upon compliance with any and all federal, state, and local laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY WINNER (AT JEANNE D'ARC CREDIT UNION'S SOLE DISCRETION) WILL RESULT IN WINNER'S DISQUALIFICATION AS WINNER OF THE CAMPAIGN, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by YOU: By entering this written content YOU understand and agree that Jeanne D'Arc Credit Union, anyone acting on behalf of Jeanne D'Arc Credit Union, and Jeanne D'Arc Credit Union's licensees, successors, and assigns, shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, your entry, name, portrait, picture, voice, likeness, image, statements about the Campaign, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes, without any further compensation, notice, review, or consent.

9. Terms & Conditions: Jeanne D'Arc Credit Union reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Campaign should virus, bug, non-authorized human intervention, fraud, or other cause beyond Jeanne D'Arc Credit Union's control corrupt or affect the administration, security, fairness, or proper conduct of the Campaign. In such case, Jeanne D'Arc Credit Union may select the Winner from all eligible entries received prior to the action taken by Jeanne D'Arc Credit Union. Jeanne D'Arc Credit Union reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Campaign or website or violates these Terms & Conditions.

10. Limitation of Liability: By entering, YOU agree to release and hold harmless Jeanne D'Arc Credit Union and its subsidiaries, affiliates, advertising and promotion agencies, partners, representatives, agents, successors, assigns, employees, officers, and directors from any liability, illness, injury, death, loss, litigation, claim, or damage that may occur, directly or indirectly, whether caused by negligence or not, from: (i) such entrant's participation in the Campaign and/or his/her acceptance, possession, use, or misuse of any prize or any portion thereof; (ii) technical failures of any kind, including but not limited to the malfunction of any computer, cable, network, hardware, or software, or other mechanical equipment; (iii) the unavailability or inaccessibility of any transmissions, telephone, or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error in the administration of the Promotion or the processing of entries.