



Federal Credit Union

Atlantic Federal Credit Union 2026 Holiday Sweepstakes Rules

*All proceeds benefit the Maine Credit Unions'
Campaign for Ending Hunger in Maine*

The Atlantic Federal Credit Union Holiday Sweepstakes (the "Sweepstakes") begins October 1, 2026 and ends at 5:00 PM on December 31, 2026 (the "Sweepstakes Period"). Entries will be accepted from October 1, 2026 through 5:00 PM, Friday, November 27, 2026 (the "Entry Period"). Atlantic Federal Credit Union Holiday Sweepstakes entries will be available during the Entry Period at the branches during regular business hours. Entries are also accessible to Atlantic Federal Credit Union members online at www.atlanticfcu.com/holiday-sweepstakes or right in the Atlantic Digital Banking App. Non-members can participate but must be residents of Androscoggin, Cumberland, Sagadahoc, or York County in Maine. All Atlantic Federal Credit Union Holiday Sweepstakes participants must be 18 years of age or older. All entries must be received by 5:00 PM, Friday, November 27, 2026.

The suggested donation is \$10.00 (ten dollars) for one entry or \$25.00 (twenty-five dollars) for three entries. Each Holiday Sweepstakes entry will be assigned to the person's name and phone number. All donations collected will go to benefit the Campaign for Ending Hunger in Maine fundraiser.

No purchase or contribution is required to participate in the Sweepstakes. Individuals who contribute to Atlantic's Campaign for Ending Hunger in Maine during the Entry Period by following the instructions are automatically entered in the drawing. Individuals who are not Campaign contributors and who do not wish to contribute to Atlantic's Campaign for Ending Hunger in Maine at this time may enter the drawing by mailing a written request on a 3" x 5" card for "ENTRY TO SWEEPSTAKES" with the participant's name, home phone number, cell phone number, physical address, and e-mail address to Atlantic Federal Credit Union, Attn: Campaign for Ending Hunger, 600 Sable Oaks Drive, Suite 100, South Portland, ME 04106. One entry per person by mail. Submitting a Sweepstakes entry by any of the means identified above constitutes acceptance of these rules. Atlantic is not responsible for failure of mail to be delivered.

Atlantic Federal Credit Union will select, at random, all thirty-one (31) winning Holiday Sweepstakes entries on December 1, 2026, with one winner announced each day during the month of December. Winning Sweepstakes entries will not be removed from the sweepstakes and individuals will be eligible to win more than one prize. A total of thirty-one (31) prize packages will be awarded. There is one prize package for each day of the month, outlined on the 2026 Holiday Sweepstakes Calendar. All winners will be contacted by phone, based on the phone number as provided by the individual at time of entry. Atlantic Federal Credit Union will make a maximum of 3 (three) phone calls to the winner. The winner will have 45 (forty-five) days from the date of his or her announcement to claim the prize, and in no event later than February 14, 2027. If the prize is not claimed within 45 days, then the prize will be forfeited. No other winner will be chosen. Atlantic is not responsible for any phone issues when contacting winners.

If it is determined by Atlantic that a candidate is not eligible to receive a prize, another candidate may be selected, and this process will continue on until such time as an eligible candidate is found. In the event that no candidates are found to meet the specifications the prize will go un-awarded.

The value of the prizes will vary and are noted on the 2026 Holiday Sweepstakes Calendar available at any Atlantic Federal Credit Union branch or online at www.atlanticfcu.com/holiday-sweepstakes. Prize value is based on the retail value.

Each announced winner is responsible for taxes and must complete and sign a Sweepstakes Authorization and Release, at an Atlantic branch, which confirms eligibility to receive the prize; permits use of name, sweepstakes entry materials, as defined in above; and releases Atlantic from all liability in connection with winner's participation in the sweepstakes and acceptance, use, or non-use of the prize.

Eligibility for the Atlantic Federal Credit Union Holiday Sweepstakes is subject to financial standing with the Credit Union. Participants who have caused the Credit Union a financial loss and have not fully repaid that loss as of the date of the drawing will not be eligible to win. The status of accounts will be reviewed on December 1, when all winners are drawn, and eligibility will be confirmed on the date of the announcement for each day's winner. If a participant's account is in a negative balance or reflects a loss-causing status on either the drawing or announcement date, the participant will be disqualified, and an alternate winner will be selected.

All entrants and winners agree to give Atlantic Federal Credit Union unrestricted right to use, reuse, broadcast, or publish their name, city of residence, sweepstakes entry materials, photo, video tape, film or any other likeness for any reason Atlantic Federal Credit Union deems necessary without compensation, unless prohibited by law.

By participating in this sweepstakes, each participant agrees to waive any and all claims for damages for death, personal injury, and loss of property or property damage that he or she may sustain as a result of his or her participation in the sweepstakes and/or the use of any prize. Atlantic is not responsible for entries not received due to computer or internet issues.