

VISA COUNTRY MUSIC SWEEPSTAKES

1. Eligibility/Entry/Sweepstakes Period: The Sweepstakes Period runs from May 1, 2026, through May 31, 2026. To be eligible to enter the Sweepstakes, you must at the time of entry (i) be 18 years of age or older, (ii) a legal resident of the United States, and (iii) eligible for membership in Associated Credit Union (ACU). Membership eligibility requirements are available at any ACU branch location, on the ACU website New Membership, or by calling ACU at (800) 852-1927.

Employees of ACU, their respective affiliates, subsidiaries, advertising and promotion agencies, suppliers, and their immediate family members and/or those living in the same household of each are not eligible to participate in the Sweepstakes. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void where prohibited. *The Sweepstakes cannot be combined with any other offer through ACU.*

2. Agreement to Official Rules: By participating, you agree to be fully unconditionally bound by these Official Rules and you represent and warrant that you meet the eligibility requirements set forth herein. Also, you agree to accept the decisions of ACU as final and binding as it relates to the Sweepstakes. The Sweepstakes is subject to all applicable federal, state and local laws.

4. PRIZE: One Grand Prize: One (1) winner will receive a four (4) VIP tickets to see Cody Johnson at Truist Park in Atlanta, GA on June 13, 2026. Total Approximate Retail Value ("ARV"): \$2,500. No substitutions, cash equivalents, or transfer of prize permitted except at the sole discretion of the ACU, who reserves the right to substitute the prize (or portion thereof) with one of equal or greater value, except as otherwise provided herein. Any and all other costs and expenses associated with prize acceptance and use not specifically stated within these Official Rules as being provided, are the sole responsibility of the winner, including, without limitation, all federal, state, and local taxes, additional transportation and meals, gratuities, and souvenirs. If the Grand Prize winner is at least 18 but still considered a minor in his/her state or place of residence, the prize may be awarded in the name of his/her parent or legal guardian, who will be responsible for fulfilling all requirements imposed on the winner as set forth herein. Such parent or legal guardian may also be required to accompany minor winner to the concert. Prize details are at ACU's sole discretion

5. TO ENTER: There are two (2) ways to enter: 1) Automatic Entry: An eligible ACU Visa Credit Cardholder will automatically receive one (1) Sweepstakes entry for each eligible ACU Visa Credit Card purchase made during the Promotional Period at a participating merchant location in the U.S. Eligible ACU Visa Credit Cardholders are those credit cardholders in good standing (not in default on any the terms of your ACU Credit Card Agreement and Disclosures) during the Sweepstakes Period. In the event of a dispute as to who submitted a particular cardholder entry, such entry will be deemed to be submitted by the primary person in whose name the card used to enter the Sweepstakes was issued. Account adjustment transactions/returns, cash advances, balance transfers, non-U.S.-dollar purchases, Interlink® -processed transactions, purchases authorized by entering a PIN (personal identification number), payment of late fees or over-limit fees, and Visa health and benefit cards are excluded from automatic entry. Other restrictions may apply. ACU Visa Credit Cards or card numbers that are stolen, fraudulent, tampered with, or otherwise altered are not eligible for automatic entry. Automatic entries must be made by 11:59:59 PM ET on May 31, 2026, in order to be eligible. 2) To enter without purchase or obligation by U.S. Mail: Hand-print your name, address, city, state, ZIP code, and daytime and evening telephone numbers (including area code) on a 3" x 5" card, and mail, in a #10 envelope with postage affixed, to: Associated Credit Union c/o Country Music Sweepstakes/Marketing Department 6251 Crooked Creek Road, Peachtree Corners, GA 30092. Mail-in entries must be postmarked by May 31, 2026, and received

by June 5, 2026, in order to be eligible. Enter as often as you wish; however, each mail-in entry will count as one (1) entry into the drawing and must be mailed in a separate postmarked and-stamped envelope. Entries that are mechanically reproduced, copied, illegible, incomplete, or inaccurate, and entries by any means that subvert the entry process are void. Entries become the property of the ACU and will not be acknowledged or returned. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at the ACU's sole discretion. Proof of mailing does not constitute proof of delivery.

6. Winner Selection: Winner of the Sweepstakes will be selected in a random drawing under the supervision of the ACU. The random drawings will take place on Monday, June 8, 2026. Estimated odds of winning the Grand Prize are 1:35,000; however, the actual odds of winning the prize depend upon the total number of eligible entries received.

7. Winner notification: Winner will be notified via phone at the phone number associated with their ACU account within one (1) day following the winner selection. ACU shall have no liability for a winner's failure to receive notices due to winner's incorrect or otherwise non-functioning contact information. If the selected winner cannot be contacted, is ineligible, fails to claim the prize within two (2) days from the time award notification was sent, or fails to timely return a completed and executed declaration and releases as required, the prize may be forfeited and an alternate winner selected.

The receipt by winner of the prize offered in this Sweepstakes is conditioned upon compliance with any and all federal and state laws and regulations. ANY VIOLATION OF THESE OFFICIAL RULES BY ANY WINNER (AT ACU'S SOLE DISCRETION) WILL RESULT IN SUCH WINNER'S DISQUALIFICATION AS WINNER OF THE SWEEPSTAKES, AND ALL PRIVILEGES AS WINNER WILL BE IMMEDIATELY TERMINATED.

8. Rights Granted by you: By entering this content you understand that ACU, anyone acting on behalf of ACU, or its respective licensees, successors, and assigns will have the right, where permitted by law, without any further notice, review or consent to print, publish, broadcast, distribute, and use, worldwide in any media now known or hereafter in perpetuity and throughout the World, your entry, including, without limitation, the entry and winner's name, portrait, picture, voice, likeness, image or statements about the Sweepstakes, and biographical information as news, publicity or information and for trade, advertising, public relations, and promotional purposes without any further compensation.

9. Terms: ACU reserves the right, in its sole discretion to cancel, terminate, modify, or suspend the Sweepstakes should (in its sole discretion) a virus, bugs, non-authorized human intervention, fraud, or other causes beyond its control corrupt or affect the administration, security, fairness or proper conduct of the Sweepstakes. In such case, ACU may select the recipients from all eligible entries received prior to and/or after (if appropriate) the action taken by ACU. ACU reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process or the operation of the Sweepstakes or website or violates these Terms & Conditions.

ACU has the right, in its sole discretion, to maintain the integrity of the Sweepstakes, to void entries for any reason, including, but not limited to; multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Sweepstakes Official Rules; or the use of bots, macros or scripts or other technical means for entering.

Any attempt by an entrant to deliberately damage any website or undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil laws, and should such an attempt be made, ACU reserves the right to seek damages from any such person to the fullest extent permitted by law.

10. Limitation of Liability: By entering you agree to release and hold harmless ACU 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 Sweepstakes 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 malfunctioning of any computer, cable, network, hardware or software; (iii) the unavailability or inaccessibility of any transmissions or telephone or Internet service; (iv) unauthorized human intervention in any part of the entry process or the Promotion; (v) electronic or human error which may occur in the administration of the Promotion or the processing of entries.

11. Disputes: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF GEORGIA WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. As a condition of participating in this Sweepstakes, the participant agrees that any and all disputes which cannot be resolved between the parties, and causes of action arising out of or connected with this Sweepstakes, shall be resolved individually, without resorting to any form of class action, exclusively before a court located in Georgia having jurisdiction. Further, in any such dispute, under no circumstances will the participant be permitted to obtain awards for, and hereby waives all rights to claim punitive, incidental, or consequential damages, including reasonable attorneys' fees, other than participant's actual out-of-pocket expenses (i.e. costs associated with entering this Sweepstakes), and participant further waives all rights to have damages multiplied or increased.

13. ACU: The Sponsor of the Sweepstakes is Associated Credit Union, 6251 Crooked Creek Road, Peachtree Corners, Georgia 30092.