

OFFICIAL RULES

Magnifi Financial “Tap-Enter-Win” Sweepstakes

NO PURCHASE OR BANKING RELATIONSHIP IS REQUIRED TO ENTER OR RECEIVE A PRIZE. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL APPLICABLE LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

1. Eligibility

The Magnifi Financial “Tap-Enter-Win” Sweepstakes (the “Sweepstakes”) is open to natural persons who are at least 18 years old at the time of entry and whose principal place of residence lies within Minnesota, North Dakota, or Wisconsin. Entrants with a Magnifi Financial Credit Union share account open at the time of entry will receive automatic entries. Non-members may enter via the mail-in method without opening an account. Employees of Magnifi Financial and its subsidiaries and any entities involved in the administration of the Sweepstakes are not eligible. The Sweepstakes is subject to all applicable federal, state, and local laws and regulations. Void outside of Minnesota, North Dakota, Wisconsin, and where prohibited by law.

Business, commercial, organizational, or other non-consumer accounts are not eligible to participate in this Sweepstakes.

2. Sponsor

The Sweepstakes is sponsored by Magnifi Financial Credit Union, 20 4th Avenue SE, Melrose, MN 56352 (“Sponsor”).

3. Agreement to Official Rules

Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding.

4. Definitions

- “Grand Prize” means the single \$2,500 cash prize awarded in this Sweepstakes.
- “Weekly Prize” means one \$50 gift card awarded each week during the Sweepstakes Period.
- “Qualifying Entry” means a properly submitted entry received in compliance with these Official Rules.

5. Sweepstakes Period

The Sweepstakes begins at 12:01 a.m. Central Time on **September 1, 2025**, and ends at 11:59 p.m. Central Time on **November 23, 2025** (“Sweepstakes Period”).

6. How to Enter

You may enter the Sweepstakes in one of the following ways:

1. **Automatic Entry:** Each eligible, non-ATM purchase transaction made with a Magnifi Financial debit card and/or credit card during the Sweepstakes Period will earn one (1) entry. ATM transactions and cash advances do not qualify.

Automatic entries apply only to consumer debit card and credit card transactions. Business account transactions do not qualify.

2. **Mail-in Entry:** Submit by U.S. mail one original, handwritten 3” x 5” index card with your name, address, city, state, ZIP code, valid telephone number, and the words “Tap-Enter-Win Sweepstakes” to: Magnifi Financial, ATTN: Tap-Enter-Win Sweepstakes, 20 4th Ave SE, Melrose, MN 56352. All mailed entries must be postmarked on or after September 1, 2025, and received by the Sponsor no later than November 21, 2025, to accommodate normal USPS deliveries, for the grand prize drawing or by the applicable weekly deadline for a weekly prize.

Limit one mailed entry per envelope. All entries must be original and handwritten; mechanical reproductions will not be accepted. All entries become the property of Sponsor and will not be acknowledged or returned. Mail-in entries will be entered into the drawing in the same manner as purchase entries, and have the same chance of winning.

7. Prizes

- **Weekly Prize:** One (1) \$50 gift card awarded each week during the Sweepstakes Period. Winners may choose from a selection of gift cards available on tango.com. Gift cards are subject to the terms, conditions, and expiration policies of the issuer. Sponsor is not responsible for lost, stolen, or expired gift cards.
- **Grand Prize:** One (1) \$2,500 cash prize, awarded in the form of a check Winner must complete a W-9 form for tax reporting.

Total approximate retail value of all prizes: \$3,150.

Prizes are nontransferable. Sponsor reserves the right to substitute a prize of equal or greater value at its sole discretion. One weekly or grand prize winner per person allowed.

8. Winner Selection & Notification

- **Weekly Winners:** Selected by random drawing from all eligible entries received during the applicable week. Drawing will occur within seven (7) days after each weekly entry deadline.
- **Grand Prize Winner:** Selected by random drawing from all eligible entries received during the Sweepstakes Period, to be conducted within seven (7) days after the end of the Sweepstakes.

Winners will be notified via phone or email using the contact information on file. Prizes must be claimed within **seven (7) days** of notification. If a winner does not claim the prize within the stated time, an alternate winner will be selected by random drawing from the remaining eligible entries.

9. Odds

Odds of winning a Weekly Prize depend on the number of eligible entries received during the applicable week. Odds of winning the Grand Prize depend on the total number of eligible entries received during the Sweepstakes Period. Based on historical participation, Sponsor estimates approximately 83,000 weekly entries. All entries have an equal chance of winning.

10. Tax Reporting

Winners are responsible for all applicable federal, state, and local taxes. Winners are responsible for all federal, state, and local taxes. Sponsor will issue an IRS Form 1099-MISC for prizes totaling \$600 or more in a calendar year. Please consult a tax professional for your specific situation.

11. General Conditions

Sponsor reserves the right to cancel, suspend, or modify the Sweepstakes if fraud, technical failure, or any other factor beyond Sponsor's reasonable control impairs the integrity of the Sweepstakes. Sponsor also reserves the right to disqualify any person found to be tampering with the entry process or violating these Official Rules. All decisions of Sponsor regarding the Sweepstakes, including eligibility, prize awards, and interpretation of these Official Rules, are final and binding.

12. Release & Limitation of Liability

By participating, entrants agree to release and hold harmless Sponsor, its affiliates, officers, directors, employees, and agents from any claim arising from participation in the Sweepstakes or use of any prize.

13. Disputes

All disputes arising out of this Sweepstakes will be resolved individually, without resort to class action, and exclusively by the Minnesota District Court at St. Cloud, Minnesota. Minnesota law governs without regard to conflict of law principles.

14. Privacy

Information collected is subject to Sponsor's privacy policy. By entering, entrants consent to the use of their name, likeness, and city/state for advertising and promotional purposes in any medium, worldwide, and in perpetuity, without additional compensation, unless prohibited by law.

15. Winner List

To obtain the name of winners, send a self-addressed, stamped envelope to: Magnifi Financial, ATTN: "Tap-Enter-Win Sweepstakes Winners," 20 4th Avenue SE, Melrose, MN 56352. Requests must be received within 30 days after the end of the Sweepstakes Period.