

Official Rules — Wamego Dream Team Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW. MUST BE A LEGAL RESIDENT OF THE UNITED STATES OR THE DISTRICT OF COLUMBIA. SWEEPSTAKES BEGINS 1/5/2026 AND ENDS 1/31/2026. MUST BE AT LEAST 18 TO ENTER.

Eligibility and Rules

The sweepstakes is governed by the laws of the State of Kansas. Must be a legal resident of the United States or District of Columbia and 18 years of age or older to qualify to win the Wamego Dream Team Sweepstakes. Sweepstakes begins at 9:00 a.m. CST Monday, January 5, 2026, and ends at 12:00 p.m. CST Saturday, January 31, 2026. Entries are void if they are in whole or in part illegible or incomplete. All entries become the property of kstate CREDIT UNION and will not be returned. kstate CREDIT UNION reserves the right to use any and all winners' names in newsletters, websites and all other official company publications and media, with regards to the Wamego Dream Team Sweepstakes. Employees of kstate CREDIT UNION and its subsidiaries, affiliates, advertising and promotional agencies and their immediate families are not eligible to enter or win. No purchase necessary; need not be present to win. Sharing a dream or participating in the display is entirely optional and does not affect odds of winning. Void where prohibited by law.

How to Enter

Visit our new Wamego branch and fill out an official entry form in our lobby. If you choose, share your dream as part of our display. Entries must be received on a designated tablet in our lobby. All entries become the property of kstate CREDIT UNION and will not be returned to the entrants. All entries must be received by 12:00 p.m. CST on January 31, 2026, to be eligible. Entries may also be mailed to our address at kstate CREDIT UNION, 601 McCall Road, Manhattan, KS 66502 and must include first name, last name, email and phone number. **Sharing your dream is optional and not required to enter or win.** Mailed entries have an equal chance to win; mailed entries must include all required fields identical to the in-branch entry and will be entered in weekly drawings after the entries' arrival dates. Mail-in entrants may submit one mailed entry per day during the sweepstakes period. All mailed entries must be received by 12:00 p.m. CST on January 31, 2026, to be entered in the Grand Prize drawing. kstate CREDIT UNION is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, or misdirected entries, which will be disqualified.

Information collected from the entrants is subject to the kstate CREDIT UNION [privacy policy](https://www.kstatecu.com/About-Us/Privacy-Policy), which can be found at <https://www.kstatecu.com/About-Us/Privacy-Policy>. Paper copies of the policy are available upon request. Contest entry constitutes agreement to the policy.

Limitations of Liability

kstate CREDIT UNION is not responsible for any incorrect or inaccurate information, whether caused by site users or by any of the equipment or programming associated with or utilized in the sweepstakes or by any technical or human error which may occur in the processing of submissions. kstate CREDIT UNION assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or authorized access to, or alteration of, entries. kstate CREDIT UNION is

not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email on account of technical problems or traffic congestion on the internet or at any site or combination thereof, including injury or damage to participants or to any other person's computer related to or resulting from participating in the sweepstakes. kstate CREDIT UNION is not responsible for any typographical or other errors in connection with the sweepstakes. If, for any reason, the sweepstakes is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of kstate CREDIT UNION that corrupt or affect the administration, security, fairness, integrity or proper conduct of the sweepstakes, kstate CREDIT UNION reserves the right at its sole discretion to cancel, terminate, modify or suspend the sweepstakes for any reason, including but not limited to fraud, force majeure, or insufficient eligible entries.

By participating, entrants agree to release, discharge, indemnify, and hold harmless kstate CREDIT UNION, its officers, directors, employees, and agents from any and all liability, loss, or damages arising from participation in the sweepstakes or acceptance, use, or misuse of any prize.

Prizes

A dollar amount will be awarded to a winner each week during the month of January in 2026. The prize total is \$1,850.

- Week 1: \$100 winner will be randomly drawn on Saturday, January 10, 2026
- Week 2: \$250 winner will be randomly drawn on Saturday, January 17, 2026
- Week 3: \$500 winner will be randomly drawn on Saturday, January 24, 2026
- Week 4: \$1,000 Grand Prize winner will be randomly drawn on Saturday, January 31, 2026

All drawings will be held by kstate CREDIT UNION staff at the end of the business day on each drawing date from all eligible entries. Drawings will be conducted with an electronic randomizer from all accumulated entries; mailed-in entries will be added to the electronic system by employees prior to the drawing. Odds of winning are dependent upon the eligible number of entries received. Individuals may enter once each day during the drawing period. Entries roll over each week, with prior-week winners included in all drawings. Prizes are not transferable.

Determination and Notification

One winner will be selected each week by a kstate CREDIT UNION employee in a randomized drawing held and announced at the end of each week. At the end of the fourth week, a final Grand Prize winner will be selected at kstate CREDIT UNION from all eligible entries on January 31, 2026, and will receive a \$1,000 prize for the Wamego Dream Team Sweepstakes. Any non-winners will remain in the drawing for the next week until the final prize is awarded. kstate CREDIT UNION will attempt to contact the potential winner via the email address and phone number provided. Notification is deemed sent once the email is sent or the phone message is left. The winner has seven days from the first attempted notification to respond. Weekly and Grand Prize winners must take possession of their prizes by February 28, 2026, or

the winner's prize will be forfeited, and a new name will be drawn. This requirement applies to all weekly prizes and the Grand Prize. In the event a prize is forfeited, kstate CREDIT UNION will conduct an additional drawing from the remaining eligible entries. Winners are solely responsible for all taxes associated with acceptance of the prizes and reporting requirements. The Grand Prize winner must complete and return a valid IRS Form W-9, before the prize can be awarded. kstate CREDIT UNION may use the information provided to prepare and file any required tax reporting forms, such as a Form 1099-MISC. Failure to provide the requested tax documentation within the time frame specified will result in disqualification and forfeiture of the Grand Prize. For the name of the winner (available after February 28, 2026, until May 31, 2026), send a self-addressed, stamped envelope to: kstate CREDIT UNION, Marketing Department, 601 McCall Road, Manhattan, KS 66502. Requests must be received by March 30, 2026. Sponsored by: kstate CREDIT UNION 601 McCall Road, Manhattan, KS 66502.