

**PenAir Credit Union 2026 Panama City Beach Grand Opening
Sweepstakes Rules “OFFICIAL RULES”**

The PenAir® Credit Union **2026 Panama City Beach Grand Opening** (“the Sweepstakes”) is sponsored by PenAir Credit Union (“PenAir”). PenAir and its agents, together, hereinafter will be referred to as the “Sweepstakes Entities”.

Participation in the Sweepstakes constitutes the entrant’s (“you” or “your”) full and unconditional agreement and acceptance of these Official Rules including the decisions of the judges, which are final on all matters relating to the Sweepstakes.

1. No purchase or transaction is necessary to enter or win. Maximum one entry per person per day.
2. **SWEEPSTAKES PERIOD:** The Sweepstakes begins Tuesday, November 10, 2026 (the “Sweepstakes Start Date”) at 10:00 am and ends Tuesday, November 10, 2026 (the “Sweepstakes End Date”) at 2:00 pm. Entries received prior to or after the Promotion Period are not eligible for the Sweepstakes. The period from the Sweepstakes Start Date through the Sweepstakes End Date is known as the “Sweepstakes Period”.
3. **WHO CAN ENTER:** The Sweepstakes is open to all legal residents of the United States who reside in the state of Florida and Alabama and who have reached the age of eighteen (18) years as of the Sweepstakes Start Date (19 for Alabama residents). Void elsewhere and where prohibited. Employees of Sweepstakes Entities, board volunteers, their respective affiliates and agents, contractors and the immediate family members (defined as parents, parents-in-law, children, siblings, and spouse) of each employee are not eligible to enter and win prizes. Any other persons with whom such employees are domiciled are also not eligible to enter and win prizes. PenAir assumes no responsibility for any error, problem, or malfunction (human, technical, or otherwise) which may occur in the creation, maintenance or processing of Sweepstakes entries, or which prevents entries from being created.
4. **HOW TO ENTER:** During the Sweepstakes period, complete an official entry form found at the PenAir Panama City Beach location, located at 11840 Panama City Beach Pkwy, Panama City Beach, FL 32407 (while supplies last) and deposit it in the entry box found inside the branch. No facsimile or mechanically reproduced entries allowed. Sweepstakes Entities assume no responsibility for lost, late, damaged, misdirected, illegible or incomplete entries.
5. **PRIZE DETAILS:** PenAir will conduct sweepstakes and award one prize. The prize awarded is one (1) Big Green Egg, Mini Max Grill, valued at more than \$600. The arrangement of the prize distribution will be handled between the Prize Winner and PenAir. The winner is solely responsible for reporting and paying any and all applicable taxes related to the prize(s) and paying any expenses associated with any prize which are not specifically provided for in the official rules. The winner must provide PenAir with valid identification and a valid taxpayer identification number or social security number before any prize will be awarded. Any person winning \$600 or more in prizes from PenAir will receive an IRS form 1099 at the end of the calendar year and a copy of such form will be filed with the IRS. Prize(s) are non-transferable.
6. **SELECTION OF WINNER:** A random drawing to select one (1) prize winner(s) will be made from all eligible entries received during the Sweepstakes Period. The drawing will be conducted by PenAir staff at the grand opening celebration of the Panama City Beach location on November 10, 2026.
7. **NOTIFICATION and REDEMPTION:** If you have been drawn as a potential winner, the Sweepstakes Entities will attempt to notify you via certified mail, email and/or phone approximately one (1) week after the drawing. Prize winner must complete, sign, have notarized and return to the Sweepstakes Entities an Affidavit of Eligibility, Waiver of Liability and except where prohibited by law, Publicity Release, within 10 days of receipt of written prize notification or prize will be forfeited. Upon verification of the completed form by the Sweepstakes Entities, you will be invited to visit Pen Air to receive your prize. Prize is non-transferable and official photo identification (driver’s license, passport, etc.) must be presented to receive your prize. In the event of noncompliance with these Official Rules, or if notification is undeliverable, prize will be forfeited and an alternate winner will be randomly selected.
8. **ODDS OF WINNING:** Odds of winning the Prize depend on the total number of eligible entries received at the time of Sweepstakes End Date.

9. **PRIVACY:** Contest Entities will be collecting personal data about you for the administration of the Contest and for purposes of market research. You may specifically request to be completely removed from participation in the Contest. See the 'Winners' List' section below. No such personal data will be transferred or sold to any third party except in the following circumstances:
- when you give us permission to do so;
 - when in good faith we believe the law requires it;
 - under limited circumstances specifically described to you when we collect the information, such as in the rules of contests, Contest or other promotions;
 - to affiliated companies, provided that our affiliated companies and their agents and advisors and their respective employees are restricted from using the information for any other purpose other than as described in these Official Rules; and
 - to our respective agents for data processing purposes, our respective professional advisors and promotional and marketing agencies, provided that such agents, professional advisors and promotional and marketing agencies are restricted from using the information for any purpose other than as described in these Official Rules.
10. **PUBLICITY:** Acceptance of a prize constitutes permission for Sweepstakes Entities to use the winner's name, likeness, voice and comments for advertising and promotional purposes worldwide in any media without limitation and without additional compensation unless prohibited by law.
11. The following are prohibited and will result in automatic disqualification from the Sweepstakes: (1) entering the Sweepstakes more than once per day. (2) using any method that artificially increases odds of winning; (3) non-compliance with these Official Rules; and (4) any other act which the Sweepstakes Entities or the official judges determine in their sole discretion, jeopardizes the integrity of the Sweepstakes.
12. **WINNER'S LIST:** The name of the winner and a copy of the complete Official Rules are available at 1495 E. Nine Mile Rd., Pensacola, FL 32514; telephone number: 850.505.3200 x7770. By entering the Sweepstakes, you grant Sweepstakes Entities permission to send Sweepstakes updates and winner notifications, specials or promotions and/or newsletters/updates to you.
13. **GENERAL TERMS and CONDITIONS:** This Sweepstakes is void where prohibited by law and is subject to all applicable, state, and local laws and regulations. The Sweepstakes Entities reserve the right to terminate or withdraw the Sweepstakes at any time, by posting a notice at the participating Branch. If the Sweepstakes is terminated before the end date, Sweepstakes Entities will determine winners in a random drawing from all eligible entries received as of the termination date. The Sweepstakes Entities make no representations or warranties regarding any awarded prize. By participating in the Sweepstakes, each participant agrees to release and hold the Sweepstakes Entities and each of their respective employees, officers, board of directors, volunteers, agents, their parent companies, affiliates, subsidiaries, advertising, promotion, fulfillment agencies and legal advisors (collectively the "Released Parties"), harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the Sweepstakes or resulting from acceptance, possession, or use of any prize, including without limitation, any loss, personal injury, death, property damage, and claims based on publicity rights, defamation, or invasion of privacy.

All entries become the property of Sweepstakes Entities. "Released Parties" are not responsible for any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from an entrant's participation in the Sweepstakes regardless of whether the material was prepared by Sweepstakes Entities, or a third party.

Sponsor: PenAir Credit Union, 1495 E. Nine Mile Road, Pensacola, Florida 32514