

Aspire Contest Official Rules

1. NO PURCHASE NECESSARY TO ENTER OR WIN. PURCHASE DOES NOT INCREASE CHANCES OF WINNING.
2. **Sponsor:** Redstone Federal Credit Union (“Redstone” or “Sponsor”) 220 Wynn Drive, Huntsville, Alabama 35893.
3. **Time:** The Contest begins on **January 30, 2026** at 7a.m. Central Time (“CT”) and ends on **April 30, 2026**, at 11:59 p.m. CT. Sponsor’s computer system is the official timekeeping device for the Contest.
4. **How to Enter:** To enter the Contest, you must write and submit an original, truthful, written statement that is 75 words or less in length and that describes a specific way that Redstone has helped you live better financially—such as saving money, improving credit, reaching a goal, or gaining financial confidence. By doing so, you will receive one entry to the Contest. Entries are limited to one per person. Entries can be submitted electronically at **redfcu.org/75years** or by mail at Aspire Contest, 220 Wynn Drive, Huntsville, Alabama 35893. Entries must be received by the end of the Contest. By entering the Contest, you agree to these Official Rules and that Sponsor’s decisions regarding any aspect of the Contest shall be final and binding.
5. **Publicity:** By entering the Contest and accepting the prize, winners grant Sponsor the right to use the content of their entries (in whole or part), their first name, the first initial of their last name, and their address’s city for promotional purposes without further compensation or right of approval, except where prohibited by law.
6. **Eligibility:** The Contest is open to members in good standing with Redstone who are legal residents of the United States, who are 18 years of age and older, and whose Redstone membership was established on or before **January 29, 2026**. Employees of Sponsor or its affiliates or subsidiaries and any of their immediate family or anyone living in the same household as them are not eligible. The Contest is void where prohibited.
7. **Judging Criteria:** Entries will be judged based on the criteria below:
 - a. **Clarity:** How easy the message is to understand and how well-focused it is;
 - b. **Impact:** How meaningful the described financial benefit or other improvement is;

- c. **Authenticity:** How genuine the tone of the message is and how well it reflects the entrant's voice; and
 - d. **Relevance:** How clearly the message ties back to Redstone's products, services, or support.
8. **Winner Selection:** By June 30, 2026, a committee of Sponsor employees will review eligible entries and score them using the judging criteria outlined above. At that time, the ten (10) entrants with the highest-scoring eligible entries will be selected as potential winners. Entrants do not have to be present to win. The odds of winning depend on how well an entry meets the judging criteria. Once a potential winner is selected, the potential winner will be notified by the then-current phone number or email address on file with Sponsor. The potential winner must respond to such notice by 12:00 p.m. CT on the second (2nd) business day after Sponsor's first attempt to contact them. If the potential winner is unable to be contacted by Sponsor, does not respond to Sponsor within the allotted time, refuses the prize, is determined in Sponsor's sole discretion to be ineligible, or otherwise does not comply with these Official Rules, the potential winner shall forfeit the prize, and Sponsor will select the entrant with the next-highest-scoring eligible entry as a potential winner. Only three (3) such alternate potential winners will be selected, after which the prize will remain un-awarded.
9. **Prizes:** The winner will receive a \$750 prepaid gift card. The prize has an approximate retail value ("ARV") of \$750. The ARV of all prizes is \$7,500. No substitution or transfer of prize permitted by winner. Sponsor reserves the right to substitute a prize of equal or greater value. All taxes resulting from the acceptance or use of a prize are the responsibility of the winner.
10. **Disqualification:** If an entrant attempts to enter more than once, that entrant will be disqualified and deemed ineligible to participate in the Contest. Sponsor may disqualify and deem ineligible any entrant who it determines in its sole discretion to be acting with intent to disrupt the legitimate entry process or operation of the Contest, violating the Official Rules, or behaving in an unsportsmanlike or disruptive manner.
11. **Integrity:** If Sponsor determines in its sole discretion that the integrity or intended operation of the Contest has been impaired by any fraud, technical malfunction, human error, or other factor, Sponsor may cancel, suspend, and/or modify the Contest.
12. **Choice of Law and Forum:** All matters arising out of or relating to this Contest or these Official Rules are governed by and construed in accordance with the laws of Alabama, without giving effect to any of its conflict of laws provisions.

Any legal suit, action, or proceeding arising out of or relating to this Contest or these Official Rules shall be brought exclusively in the applicable federal or state courts located in Huntsville, Alabama.

13. **Release:** By entering this Contest and by accepting a prize, you release and hold harmless Sponsor and its officers, directors, employees, agents, heirs, affiliates, subsidiaries, administrators, attorneys, insurers, predecessors, successors, and assigns (collectively, the “Released Parties”) from and against any and all matters, damages, injuries, losses, expenses, costs, liabilities, claims, demands, causes of action, or judgments of any kind whatsoever related to or arising from the Contest, these Official Rules, or the receipt, use, or misuse of any prize. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. SO, THE ABOVE MAY NOT APPLY TO YOU.
14. **Errors:** The Released Parties are not responsible for lost, late, misdirected, damaged, illegible, incomplete, or incorrect entries; lost, late, or misdirected prize notices; or any typographical, technical, or other error in the printing of the offer, administration of the Contest, or announcement of the prizes or winners. In the event of any such error, Sponsor reserves the right to cancel, suspend, or modify the Contest.
15. **Privacy:** Information collected by Sponsor from you as part of this Contest is subject to Sponsor’s Privacy Policy located at www.redfcu.org/privacy.
16. **Winner Disclosure:** For the name of the prize winner, mail a written request and a self-addressed, stamped #10 envelope to: Redstone Federal Credit Union, 220 Wynn Drive, Huntsville, Alabama 35893. This information will be available starting July 30, 2026, or after the prize winner is confirmed, whichever is later. Requests must be received no later than September 30, 2026.
17. **Waiver:** If Sponsor fails to enforce or insist upon any provision of these Official Rules, such failure shall not constitute a present or future waiver of that provision.