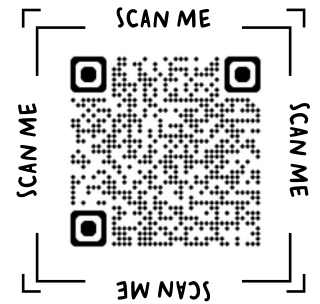




90 YEARS, \$90 CHEERS PROMOTION

OCTOBER 1 - 31, 2026



90 Years, \$90 Cheers Promotion Official Rules

- 1. Sponsor:** The 90 Years, \$90 Cheers ("Promotion") is sponsored by Mid American Credit Union (Sponsor) located at 8404 W Kellogg Dr, Wichita, KS 67209.
- 2. No Purchase Necessary:** No purchase, payment, or account opening is necessary to enter or win. A purchase or account opening will not increase your chances of winning.
- 3. Eligibility:** The Promotion is only open to legal residents of the 50 United States and the District of Columbia, who are 18 years of age or older at the time of entry. Employees, Officers, Directors, and immediate family members (spouse, parents, grandparents, siblings, and children, including in-laws and step-relations) of the Sponsor are not eligible. Void where prohibited by law. All federal, state, and local laws and regulations apply.
- 4. Promotion Period:** The Promotion begins on Thursday, October 1, 2026, at 12:00:00 a.m. CST and ends on Saturday, October 31, 2026, at 11:59:59 p.m. CST. Entries submitted outside this period will not be eligible. Drawing will be conducted during the week of November 2, 2026. Winners will be notified no later than December 15, 2026.
- 5. How to Enter:** Enter during the Promotion Period by completing the official entry form at midamerican.coop/connect/90th-anniversary-celebration or at any Mid American Credit Union branch. Limit one (1) entry per person. Entries submitted through third-party websites, social media platforms (other than Mid American Credit Union's official channels), automated services, or other unauthorized methods are void. All entries must be received by 11:59:59 p.m. CST on October 31, 2026.
Sponsor reserves the right to disqualify any entry that violates these Official Rules. Automated or fraudulent entries, including those submitted through bots, scripts, multiple identities, email addresses, or other deceptive means, are prohibited and void. Sponsor is not responsible for lost, late, incomplete, misdirected, or technical errors affecting entries. All Sponsor decisions are final.
- 6. Prize Description:** Forty-five (45) winners will receive one (1) \$90 gift card as provided by Mid American Credit Union. Total verifiable retail value (VRV) for each prize given: \$90. VRV of all prizes: \$4,050.
- 7. Prize Usage and Restrictions:** The Prize consists of one (1) \$90 gift card as provided by Mid American Credit Union. The Prize is non-transferable, may not be substituted, and is not redeemable for cash. Arrangements to claim the Prize must be made in advance with Sponsor. Winners must claim their prize in person within ten (10) business days of notification at one of the following Mid American Credit Union branch locations: 8404 W Kellogg Dr, Wichita, KS; 1610 N Summit St, Arkansas City, KS; 9201 W 87th St, Overland Park, KS; 550 Wakarusa Dr, Lawrence, KS. Failure to claim the Prize within the required timeframe may result in forfeiture of the Prize, at Sponsor's sole discretion. Winners are solely responsible for any travel or transportation costs associated with claiming the Prize.
The Prizewinner is responsible for all expenses not expressly included in the prize description. The prize is awarded "AS IS" and "WITH ALL FAULTS," without any express or implied warranties. Any restrictions, fees, expiration dates, terms of use, or other conditions related to the gift card are determined solely by the gift card issuer. Sponsor is not responsible for the gift card issuer's policies, actions, or requirements.

8. Winner Selection: Forty-five (45) potential Prizewinners will be selected in a random drawing conducted on or about November 2, 2026. Odds of winning depend on the total number of eligible entries received.

9. Winner Notification: Potential Prizewinners will be notified no later than December 15, 2026, by telephone or email utilizing the information provided on the entry form. The Prizewinner may be required to complete an IRS W-9 form for tax reporting purposes. The Prizewinner will be required to complete an Affidavit of Eligibility & Release of Liability form (where permitted by law) within the timeframe or by the date specified by Sponsor or an alternate winner may be selected. If a potential winner cannot be contacted, is ineligible, fails to timely return required documents, declines the prize, or otherwise does not comply with these Official Rules, the prize will be forfeited and an alternate winner may be selected, at Sponsor's sole discretion. A potential winner becomes an official winner only after all required responses and documents have been received and verified by Sponsor.

The potential winner must respond within five (5) business days and complete all required documentation and claim the Prize within ten (10) business days of notification. Failure to do so may result in the selection of an alternate potential winner.

10. Taxes: Winner is responsible for all applicable federal, state, and local taxes. Sponsor may issue an IRS Form 1099 or other required tax reporting documents in accordance with applicable law.

11. Publicity Release: By accepting the prize, the winner agrees to allow the Sponsor to use their name, likeness, and city/state for promotional purposes without additional compensation, unless prohibited by law.

12. Release of Liability: By entering this Promotion, Entrants agree to release and hold harmless Sponsor and its officers, directors, employees, agents, and representatives from any liability, claims or damage arising from participation in the Promotion or the acceptance, possession, or use of a prize. This release applies to claims arising from ordinary negligence to the extent permitted by law.

13. Privacy: Information collected will be used in accordance with the Sponsor's privacy disclosure/statement at <https://www.midamerican.coop/privacy-disclosure> and will not be sold or shared except as necessary to administer the Promotion.

14. Governing Law: This Promotion is governed by Kansas law. By entering, entrants agree that any disputes shall be resolved exclusively in the state or federal courts located in Kansas. Entrants waive any right to claim punitive, incidental, consequential, or multiplied damages and agree that any recovery shall be limited to actual out-of-pocket expenses permitted by law. Where prohibited, these limitations may not apply.

15. Winner Information: To request the name of the winner, send a written request to: Mid American Credit Union, 8404 W Kellogg Dr, Wichita, KS 67209. Requests must be received by December 31, 2026.

16. Miscellaneous: By participating, entrants agree to these Official Rules and Sponsor's decisions, which are final. In the event of any conflict between these Official Rules and other Promotion materials, these Official Rules control. Entries will be deemed submitted by the authorized holder of the email address provided. Sponsor reserves all rights available by law against attempts to undermine the Promotion and may cancel, suspend, or modify the Promotion if fraud, technical failures, or other circumstances impair its integrity or operation. Failure to enforce any provision shall not constitute a waiver of that provision.

17. Unauthorized Promotion Distribution: No third-party sweepstakes websites, contest directories, social media platforms (other than Mid American Credit Union's official channels), automated entry services, or other unauthorized websites, companies, or platforms may publish, distribute, promote, or share information regarding the 90 Years, \$90 Cheers Promotion without the prior written consent of Mid American Credit Union. Requests for permission must be submitted in writing at: Mid American Credit Union, 8404 W Kellogg Dr, Wichita, KS 67209. Sponsor reserves the right to deny any request and to take appropriate action regarding any unauthorized use or distribution of Promotion materials.

These Official Rules may not be reproduced or reprinted in part or in their entirety without the permission of the Sponsor.