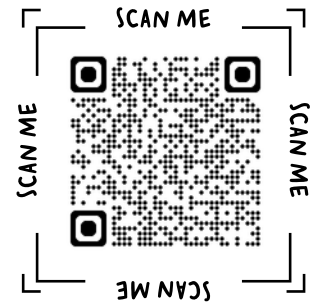




ULTIMATE COOKOUT PROMOTION

AUGUST 1 - 31, 2026



Ultimate Cookout Promotion Official Rules

1. Sponsor: The Ultimate Cookout ("Promotion") is sponsored by Mid American Credit Union located at 8404 W Kellogg Drive, 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 Saturday, August 1, 2026, at 12:00:00 am CST and ends on Monday, August 31, 2026, at 11:59:59 pm CST. Entries submitted outside this period will not be eligible. Drawing will be held the week of September 7, 2026, and winner will be promptly notified.

5. How to Enter: To enter the Promotion, during the Promotion Period, potential Entrants (as hereinafter defined) may use one of the two (2) methods of entry: Completing the official entry form at midamerican.coop/connect/90th-anniversary-celebration OR completing an entry form in one of Mid American Credit Union's branch locations. Limit one (1) entry per person during the Promotion Period. All entries must be received by 11:59:59 pm CST on August 31, 2026, to be eligible. Use of automated entry methods, including scripts, macros, bots, or other mechanical or computer-assisted means, is prohibited and will result in disqualification. Entries must be manually entered by the Entrant. Any attempt to obtain more than the stated number of entries through multiple or fraudulent identities, email addresses, registrations, logins, or other methods will void all entries and may result in disqualification. Incomplete, inaccurate, or corrupted entries are void. Normal Internet access and usage charges may apply.

The Sponsor and their employees and agents ("Promotion Entities") are not responsible for lost, late, stolen, misdirected, incomplete, inaccurate, delayed, garbled, or undelivered entries or communications; technical, hardware, software, network, internet, phone, or system malfunctions; human error; service interruptions; or any errors or damage related to participation in the Promotion. Promotion Entities are also not responsible for any incorrect information caused by users, tampering, hacking, or equipment or programming failures.

Persons who violate these Official Rules, as determined solely by the Sponsor, will be disqualified and all associated entries void. ALL SPONSOR DECISIONS ARE FINAL.

6. Prize Description: One (1) winner will receive the Ultimate Cookout Promotion package on display at Mid American Credit Union, 8404 W Kellogg Drive, Wichita, KS 67209. The package includes Yoder Smoker, as equipped, rocker chair (2), grill tool set, including a customized spatula, corn hole game set, cooler set, and Creekstone gift card. Total verifiable retail value: \$6,932.79. The prize must be claimed in person no later than October 9, 2026.

7. Prize Usage and Restrictions: The Prize consists of the Ultimate Cookout Promotion package as shown on display and equipped at the time of award. The Prize is non-transferable, not redeemable for cash, and may not be substituted. Arrangements to claim the Prize must be made in advance with Mid American Credit Union, and the Prize must be claimed in person no later than October 9, 2026, at: 8404 W Kellogg Drive, Wichita, KS 67209. Failure to claim the Prize by this deadline may result in forfeiture of the Prize in Sponsor's sole discretion.

The Prizewinner is solely responsible for any and all expenses not expressly included in the prize description, including but not limited to travel and costs to claim the Prize, transportation of the Prize, and fees, local sales or use taxes, insurance, licensing, maintenance, storage, and any other costs associated with ownership or operation of the Prize.

The Prize is awarded "AS IS" and "WITH ALL FAULTS." Sponsors make no representations or warranties of any kind, express or implied, regarding the Prize, including but not limited to any implied warranties of merchantability or fitness for a particular purpose.

Any applicable manufacturer's warranty is provided solely by the manufacturer, not the Sponsor.

Prizewinner is solely responsible for knowing and complying with all local, municipal, county, and state ordinances governing the use of this prize and operation in their place of residence and any location where the prize is used.

Prizewinner further agrees to use the product in accordance with all applicable safety standards, warnings, and recommended operating procedures. Any questions, concerns, issues, or claims regarding the product, including but not limited to operation, maintenance, defects, or safety, must be directed to and resolved with the product's manufacturer.

The Sponsor assumes no responsibility or liability for the use, misuse, or operation of the Prize once it has been awarded.

8. Winner Selection: One (1) potential Prizewinner will be selected from all eligible entries received in a random drawing to be held on or about September 7, 2026. Odds of winning will depend on the total number of eligible entries received.

9. Winner Notification: Potential Prizewinners will be notified on or about September 7, 2026, by telephone or email utilizing the information provided on the entry form. The Prizewinner will be required to complete an IRS W-9 form for tax reporting purposes and 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 Prizewinner cannot be contacted; is ineligible according to these Official Rules; fails to return the required documents within the specified time period or Sponsor's sending of the required documents are returned as undeliverable; if a potential Prizewinner decides to decline his/her Prize for any reason whatsoever; or if a potential Prizewinner otherwise fails to fully comply with these Official Rules, he/she will forfeit his/her Prize and the Prize may be awarded by random drawing to an alternate Prizewinner from among all remaining eligible entries received, in the Sponsor's sole discretion. Once the requested response is received within the specified time period and required documents are verified, then and only then will a potential Winner become an actual Winner.

The Prizewinner must respond within 5 business days and complete the required documentation within 10 business days of notification, failure to meet this timeframe may result in another winner to be selected.

10. Winner Limit: Winner is limited to win only one (1) of the following prizes to be given by Mid American Credit Union in 2026: Dream Escape Promotion, Backyard to Backroads Promotion, or the Ultimate Cookout Promotion.

11. Taxes: Winner is solely responsible for any federal, state, or local taxes associated with the prize.

Winner will receive an IRS 1099 Tax Form in the mail for the value of the prize. Any Winner who wins prizes through any Mid American Credit Union promotions with cumulative value equal or greater than \$600 in a calendar year will receive an IRS 1099 Tax Form.

12. 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.

13. Release of Liability: By participating, Entrants agree to release and hold harmless Sponsors from any liability arising from:

- o My participation in the Promotion;
- o My acceptance, use, misuse, possession, transportation, or operations of the Prize;
- o Travel to and from the location(s) of Prize pickup;
- o Any activity related to the Prize; and
- o Any personal injury, illness, death, property damage, or any other harm arising out of the Prize or related activities.

THIS RELEASE INCLUDES CLAIMS ARISING FROM THE ORDINARY NEGLIGENCE OF THE RELEASED PARTIES.

14. 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.

15. Governing Law: This Promotion is governed by the laws of the state of Kansas, without regard to conflict of law provisions. Entrants submit to exclusive personal jurisdiction in and agree that any dispute shall be brought in the state and federal courts in Kansas. Entrant agrees that any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Promotion but in no event attorneys' fees; and under no circumstances will Entrant be permitted to obtain and hereby waives all rights to claim awards for punitive, incidental and consequential damages and any other damages, other than such actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU.

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

17. Miscellaneous: By participating in the Promotion, Entrants agree to be bound by these Official Rules and the decisions of the Sponsor. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Promotion materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. By participating in this Promotion, Entrants agree, for themselves and for their heirs, executors and administrator(s), to release, defend, and hold harmless the Sponsor and their respective agencies, officers, directors, agents, representatives and employees (all such individuals and entities collectively referred to herein as the "Released Parties") from any and all actions, claims, liability, damage, injury including death, loss or damage arising in any manner, directly or indirectly, from participation in this Promotion and/or acceptance, use or misuse of any prize. If a dispute results as to the identity of an Entrant, it will be determined that the entry was submitted by the authorized account holder of the email address provided at the time of entry. For these purposes, the authorized account holder is the natural person assigned to an e-mail address by an Internet access provider, on-line service provider or other organization responsible for assigning email addresses or the domain associated with the submitted email address. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion or Promotion Website may be a violation of criminal and civil law and the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason, the Promotion 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 the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion or Promotion Website, then the Sponsor reserve the right at their sole discretion to cancel the Promotion and select the winners from among all eligible entries received prior to cancellation.

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