Official Rules: 2026 Road to Riches Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR TO WIN. ALL FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

1. **ENTRY.** There are two ways to receive an automatic entry into the sweepstakes. (1) If you open a new Treadwell Credit Union qualifying checking account during the sweepstakes period, you will automatically receive one entry into the **2026 Road to Riches Sweepstakes**. Qualifying checking accounts are new Freedom, Trail Blazer, and/or Gem City accounts with a monthly direct deposit of at least $1,000. Direct Deposit must occur within 30 days of account opening. Only one checking account per member number. (2) If you have an existing Treadwell checking account you can receive an automatic entry into the **2026 Road to Riches Sweepstakes** by submitting our online entry form during the promotional period and setting up a new monthly direct deposit totaling at least $1,000. Direct Deposit must occur within 30 days of account opening. Only one checking account per member number. To enter the Treadwell Credit Union **2026 Road to Riches Sweepstakes** without a checking account you must send a 3x5 index card with your name, address, phone number, and email address to Treadwell's corporate office at 4988 Wagner Ford Rd, Dayton, OH, 45414. Only one entry per person. You are prohibited from submitting any entry on behalf of or for another person. Any entry submitted on behalf of or for another person is void. Your entry certifies that you satisfy all eligibility requirements and have read and complied with all Official Rules of this Sweepstakes and agree to be bound by the Official Rules and decisions of the Sponsors and Sweepstakes judges. Sponsor will not be responsible for failure to receive/maintain entries due to natural disasters, accidents (i.e. fire, flood), transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender, Sponsors, or Sponsors' Sweepstakes application service provider. Any questions regarding the number of entries submitted will be determined by Treadwell Credit Union at their sole discretion, and Treadwell reserves the right to disqualify any entries by persons who submit multiple, false or misleading entry information or who Treadwell determines to be tampering with or abusing any aspect of the Sweepstakes.
2. **Sweepstakes Period.** Entries for Road to Riches Sweepstakes will run from October 1, 2026, through November 30, 2026. Winners will be chosen between January 1 and 15, 2027.
3. **Eligibility Requirements.** Subject to the following conditions, the Sweepstakes is open to legal residents of the United States of America who are 18 years of age or older at the time of entry. Only members of Treadwell Credit Union are eligible. No purchase or consideration is necessary to enter. If Winner is entered in multiple Treadwell Credit Union contests during the same time period, Winner is only eligible for one contest's prize(s). The following persons are not eligible to win Prizes or otherwise participate in this Sweepstakes: Treadwell members that have accounts that are not in good standing, employees of Treadwell, its advertising and promotional agencies, family members or other residents in the same household of all such employees.
4. **Prize:** Grand prize is $3,000. Two runner-up prizes of a $500 gas card. Limit of one prize per individual/social security number. No prize substitutions are allowed. Winner is solely responsible for reporting and payment of any income or property taxes on a Prize. Winner may be required to

provide his/her valid social security number to Treadwell for tax purposes. Winners are solely responsible for all federal, state and local taxes on prize value and, as applicable, will be issued an IRS Form 1099 based on the Prize value. THE VALUE OF THE PRIZE WILL BE REPORTED AS INCOME TO THE WINNER, AND THE WINNER WILL BE RESPONSIBLE FOR THE REPORTING OF ALL INCOME AND PAYMENT OF APPLICABLE TAXES. TREADWELL ENCOURAGES THE WINNER TO CONSULT HIS/HER TAX ADVISOR TO DETERMINE HOW RECEIPT OF THE PRIZE MAY AFFECT HIS/HER TAX OBLIGATIONS. Prizes are nontransferable and non-assignable.

5. **Selection of Winner & Notification:** Winners will be randomly selected from all entries. Winners will be drawn during the first week of January 2027. Prizes not claimed by January 31, 2027 by eligible winner(s) in accordance with these Official Rules will be forfeited.
6. **Odds.** The odds of winning depends on the total number of entries received. Prizes are as follows:

Item	**Quantity**
$3,000 Cash Prize	1
$500 Gas Card	2

7. **Winner's Responsibility.** Winners must claim prize at any Treadwell office by January 31, 2027. Failure to accept and take delivery of a Prize within these time periods will result in forfeiture of all rights and interest in any Prize. Awarding of a Prize may require the Winner to sign an affidavit of eligibility, and liability/publicity release ("Release"), which must be executed at the time of receiving the prize and/or provide proof of residency or identification.
8. **Winner List.** For names of Official Winners please send a self-addressed, stamped envelope along with your request to **2026 Road to Riches Sweepstakes** at Treadwell Credit Union, PO Box 13087, Dayton, OH 45413.
9. **General Participation Rules.** By participating, participants agree to be bound by these Official Rules and the decisions of Treadwell Credit Union, which are final and binding in all respects. Treadwell reserves the right at their sole discretion to suspend, modify or terminate the Sweepstakes.