

Ent Credit Union Community Advocate Award

OFFICIAL RULES

By participating in Ent Credit Union's ("Ent") Community Advocate Award as a Nominee or Nominating Party (defined below), you agree to comply with all the terms and conditions set forth below. If you do not agree with all of these terms and conditions or the terms contained within the nomination form, do not participate in this awards program and do not submit a nomination form.

1. AWARDS DESCRIPTION

The Community Advocate Award ("Award") is to recognize community members who have made a significant contribution to their community. Examples include a life-saving event, initiating a project that positively impacted many people, or dedicating a substantial amount of time and effort to a charitable cause.

2. AWARDS PERIOD

All times are Mountain Time based on the time zone set in the electronic system used to process and time stamp Award submissions. The "Awards Period" is from November 10, 2025 to December 15, 2025 and is comprised of the three (3) periods outlined below:

- a. The nomination period begins on Monday, November 10, 2025, at 8:00 a.m. (MT) and closes on Monday, December 15, 2025, at 11:59 p.m. (MT). Ent Credit Union reserves the right to extend the nomination period by up to two weeks if additional submissions are needed.
- b. The judging period begins on Tuesday, December 16, 2025, at 12:00 a.m. (MT) and ends on Friday, December 26, 2025, at 11:59 p.m. (MT). If the nomination period is extended, the judging period will also be adjusted accordingly by up to two weeks.
- c. **Winners will be announced no later than** January 31, 2026, by phone or email.

3. IMPORTANT NOTICE

Each Nominee or Nominating Party is responsible for determining the corresponding time zone in their respective geographical location.

4. ELIGIBILITY OF NOMINATING PARTIES AND NOMINEES

Candidates may be submitted by self-nomination or nomination by other parties (members, partners, Ent employees, etc.) via the official nomination form. All nomination submissions must meet the following criteria:

- a. Nominations must be submitted by the deadlines as listed above. Late submissions are automatically disqualified and will not be considered;
- b. This Award is open to individuals who meet the specific criteria listed below and under Section 6, Award Categories and Selection of Winners;
- c. Awards criteria: Nominations will be judged based on how closely they align to the description of the Award, the completeness of the information, and the quality of the responses;

- d. Each individual must meet the criteria of the specified Award
- e. No individual may be nominated, become a finalist for an individual Award, be highlighted or be designated to accept an Award on behalf of an organization, if they are not **18 years or older**;
- f. **Nominating Parties and Nominees must be residents of the United States and live, work, go to school, or worship in the following counties:** Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Elbert, Fremont, Jefferson, Larimer, Pueblo, Teller, and Weld counties.
- g. Award is void where prohibited by law.
- h. Nominees must possess a valid tax identification number, such as an SSN or ITIN for tax reporting purposes.
- i. Persons in any of the following categories are **not eligible to participate as Nominees**:
 - i. Ent Credit Union employees and Immediate family members** (defined as parents, children, siblings and spouse, regardless of where they reside) and/or those living in the same household as any person who is an employee of Ent Credit Union.

5. NOMINATION PROCESS

To nominate a candidate (a “Nominee”), including yourself, the Nominee or Nominating Party (individual submitting a nomination of a Nominee) must go to {<https://www.ent.com/about-us/why-we-serve/community-advocate-award/>} and fill out a nomination form for the Nominee to win an Award. Enter Nominee’s name and nomination details, complete the form, and agree to the terms and conditions of these Official Rules. As part of the nomination, you may elect to provide a short article that provides a detailed description or case study of the Nominee’s accomplishments.

Alternative methods of nomination are not accepted. Incomplete nominations will not be considered. Nominations submitted after the Nomination Period deadline will not be considered.

Each submission, including any supplemental material, will be considered one Nomination. You may submit multiple nominations for separate individuals or stories/projects. Subject to all other terms in these Official Rules, you may receive assistance from others in developing your nominations.

Nominations may not contain:

- a. Proprietary, confidential, or sensitive information when answering the questions related to the Nominee.
- b. Information that defames, misrepresents or contains disparaging remarks about the Sponsor (defined below), Sponsor’s products, and any person, company or product.
- c. Messages or images inconsistent with the Sponsor's brand and company.

6. AWARD CRITERIA AND SELECTION OF WINNERS

After Nomination Period closes, the submissions will be reviewed for eligibility and completeness aligning with instructions on the nomination form and the eligibility requirements in these Official Rules.

A panel of judges selected by the Sponsor will review all qualifying Nominations.

Criteria used by the panel judges to determine the finalists are based on the eligibility criteria for the Award as defined in these Official Rules and other important factors, including the alignment of the story to the Award guidelines below. There may be one or multiple winners chosen during selection.

Nomination must be for a community member who has made a significant contribution to their community. Examples include a life-saving event, initiating a project that positively impacted many people or dedicating a substantial amount of time and effort to a charitable cause outside of their job description. The contribution of the Nominee should have a local or community-based impact. The nominee should have actively engaged with their community and worked to address a particular issue or need outside of their job description.

7. AWARDS WINNER BENEFITS The winner(s) will be selected based on the criteria noted in the Selection of Winners section above. **Prizes are monetary and non-monetary benefits.** Winner benefits are the following:

- a. Up to \$50,000. The monetary amount is dependent on the number of winners selected and the panel of judge's decisions on the amounts to be awarded.
- b. Published announcements of each winner on Ent's social media.

Awards and benefits will be provided if a sufficient number of eligible Nominations are received, but the Sponsor will not award more benefits than are provided for in these Official Rules.

8. TAX ISSUES

The credit union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winners are responsible for all tax consequences (if any) of the prizes and will be required to furnish a taxpayer identification number prior to claiming any prize. Winner has the right to refuse the prize at which time an alternate winner will be selected.

9. RELEASE/DISCLAIMER OF LIABILITY

To the maximum extent permitted by law, by participating, Nominees, Nominating Parties, finalists, potential winners and winners ("Releasing Parties") waive any right to claim ambiguity in the rules, and release, indemnify and hold harmless, and agree to keep indemnified and held harmless, the sponsor and its affiliates and subsidiaries, and each of their respective agents, representatives, officers, directors, shareholders and employees (collectively, "Released Parties") at all times from and against any injuries, losses, damages, claims, actions, demands, costs or expenses or any liability of any kind (a) resulting from or arising from participation in the awards or acceptance, possession, use, misuse or nonuse of Award(s)/benefits that may be awarded; or (b) for or in respect of which Released Parties will or may become liable by reason of or related or incidental to any act, default, omission, breach or non-observance, whether negligent or otherwise, by a Releasing Party under these Official Rules.

10. DATA PRIVACY

For the purposes of running the Awards, we collect, use, disclose, transfer, process, and store personal data of both the Nominating Party and the Nominee needed to conduct award nominations, judge submissions, contact nominees to review stories, award, publicize finalists/winners and related activities. Ent does not ask for any sensitive personal data or confidential information. Ent will process

personal information of Nominating Party and Nominees in accordance with the Ent's Privacy Policy. The Sponsor may use and share a Nominee or Nominating Party's personal data with third parties to the extent necessary to fulfill its obligation to administer and sponsor the Awards.

11. SEVERABILITY

If any provision(s) of these Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.

12. SPONSOR

Ent Credit Union, 11550 Ent Parkway, Colorado Springs, CO 80921

Ent reserves the right to cancel or modify the terms of this Award if fraud, technical failures or any other factor beyond Ent control impairs the integrity of this program, as determined by Ent in its sole discretion. Ent reserves the right in its sole discretion to disqualify any individual it believes has tampered with the entry or selection process or has acted in violation of these Official Rules. Any attempt by any person to deliberately damage or undermine the legitimate operation of this Award may be a violation of criminal and civil law, and should such an attempt be made, Ent reserves the right to seek damages from any such person to the fullest extent permitted by law. Ent's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

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