November Monthly Swipe to Score Item Giveaway Sweepstakes Official Rules ("Sweepstakes")

No purchase is necessary to enter or win. A purchase will not increase the chances of winning.

1. SPONSOR

Wings Credit Union ("Wings" or "credit union") is the sponsor of the Sweepstakes ("Sponsor"). The credit union's business address is 11550 Ent Parkway, Colorado Springs, CO 80921.

2. SWEEPSTAKES PERIOD

The Sweepstakes begins 11/01/2026; 12:00 AM Mountain Standard Time (MST) and ends on 11/30/2026; 11:59 PM MST ("Sweepstakes Period"). Only entries received within the Sweepstakes Period will be eligible.

3. HOW TO ENTER

Enter by member must swipe their Broncos Checking card for a total of 15 transactions. Every 15 swipes will be equivalent to 1 entry. A limit of 1000 per person.

Alternate Method of Entry: To enter without member must swipe their Broncos Checking card for a total of 15 transactions. Every 15 swipes will be equivalent to 1 entry, you may email EntPartnerships@ent.com. There is an alternate entry limit of 1000 per person.

4. ELIGIBILITY

a. The Sweepstakes is open only to legal residents of the United States who are eighteen (18) years of age or older ("Entrants").

b. Wings employees, officials, members of their immediate family, and household are not eligible.

c. All federal, state and local laws and regulations apply. Sweepstakes void where prohibited by law.

d. Entrants must possess a valid tax identification number, such as an SSN or ITIN for tax reporting purposes.

5. AGREEMENT TO OFFICIAL RULES

By entering this Sweepstakes, Entrants accept and agree to be bound by these Official Rules and the decisions of the credit union.

6. SWEEPSTAKES WINNER SELECTION AND NOTIFICATION

There will be 1 Sweepstakes Winner(s) ("Winner"). Winner will be selected in a random drawing from all eligible entries 12/04/2026; 10:00 AM MST. The potential Winners will be notified via email. The Prize must be collected via FedEx shipment within 5 days of notification. If a potential Winner cannot be reached after 5 days from the first notification attempt, such Prize will be forfeited, and an alternate winner selected.

7. SWEEPSTAKES PRIZE(S)

Winner will receive Custom Broncos locker setup (personalized jersey, custom nameplate, autographed helmet) ("Prize"). The Approximate Retail Value of the Prize is $440. Please see the "Consumer Disclosure" in section 8 below for information regarding your odds of winning.

Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute any listed prize for one of equal or greater value for any reason.

8. CONSUMER DISCLOSURE

Odds of winning are based upon the number of entries. Wings estimates odds of winning are 1 out of 1000. This promotion is in no way sponsored, endorsed, administered by, or associated with the Denver Broncos.

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Winners may be required to sign an Affidavit of Liability and Publicity Release ("Affidavit") prior to distribution of the award.

9. LIABILITY/GENERAL RULES

The credit union is not responsible for any loss that may occur in connection with the Sweepstakes. Entrant agrees to hold the credit union harmless from any liability arising from the participation in the Sweepstakes or the acceptance, receipt, possession, or misuse of the Prize(s). The credit union and each of its officers, directors, employees, members, and representatives and agents are not responsible for any negligence, claims, liability, injury, property loss or other damages of the entrants and/or Winners arising from, or in connection with, acceptance, receipt, possession, or use/misuse of Prize awarded or participation in the Sweepstakes. The credit union is not responsible for incorrect or inaccurate information, whether caused by tampering, hacking, or by any of the equipment or programming associated with the Sweepstakes. The credit union is also not responsible for any misdirected or incomplete entries. Prizes are not redeemable for cash and cannot be substituted, assigned, or transferred by Winner. Prizes are offered "as is" with no written, express, or implied warranty and may be subject to restriction. The credit union reserves the right to substitute a Prize of equal or greater value should the featured Prize become unavailable for any reason. The credit union reserves the right to disqualify entrants who fail to follow these Official Terms or who make any misrepresentations relative to the Sweepstakes and redemption of Prizes

10. 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. Entrants are only eligible to win one (1) sweepstakes per year.

11. PUBLICITY AUTHORIZATION

The Winner agrees to permit the credit union to utilize his/her name and likeness in promotional and other credit union materials without additional compensation or permission, except where prohibited by law. Each entrant authorizes Wings to use any entry at the credit union's sole discretion for future advertisement or publication purposes and relinquishes all rights to any future compensation or remuneration based on such use.

12. ARBITRATION

Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees that (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes or any Prize(s) awarded, shall be resolved individually, without resorting to any form of class action, and exclusively, by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and shall be held at the AAA regional office nearest the participant; (2) the Federal Arbitration Act shall govern the interpretation, enforcement, and all proceedings at such arbitration; and (3) judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrants' actual out-of-pocket expenses (i.e., cost associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.

13. CHOICE OF LAW

All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Terms, or the rights and obligations of entrant and the credit union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the state of Colorado, USA, without regard to choice of law rules.

14. WINNERS LIST

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For the Winners' names, mail a request with a self-addressed stamped envelope, which must be received no later than six months following the last day of the applicable Sweepstakes Period, to: Wings Credit Union, 11550 Ent Parkway, Colorado Springs, CO 80921 Attn: November Monthly Swipe to Score Item Giveaway.

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