

NOVEMBER 2025 SWITCH & SCORE CONTEST RULES

1. This contest is open to members in good standing of Pheple Federal Credit Union who are 18 years or older and legal residents of the United States at time of entry (excluding, without limitation, such residents if located in Puerto Rico and other U.S. Territories). Employees of Pheple Federal Credit Union are not eligible.
2. Eligible members of Pheple Federal Credit Union may enter the contest by: Reporting a subscription transaction they have switched to their new Mastercard Debit or Credit card at <https://forms.gle/Dezi2MLkb2WJU1cJA> by 5:00pm ET on November 30, 2025, or
 - a. Printing their name, credit union, address, telephone number and age on a post card or piece of paper and mailing it to: Pheple Federal Credit Union, Attn: Switch & Score, 230 Theobold Ave, Greensburg, PA 15601. Mailed entries must be received no later than 1:00pm Eastern Time on November 30, 2025 to qualify.
3. All entries received between October 27, 2025 and November 30, 2025, will qualify and be entered into the drawing. All entries become the property of the credit union, will not be returned, and are subject to verification. One entry per member.
4. Members will receive one (1) entry per eligible subscription reported. There is no limitation on the number of entries.
5. Eligible subscriptions are defined as recurring transactions switched to the new card between September 15, 2025 and November 30, 2025.
6. The winners will be selected by a random drawing to be held on or about December 1, 2025 from qualified entries received. The drawing will be held at Pheple Federal Credit Union by its staff members. The winner will be notified by email or by telephone. The number of qualified entries will determine the odds of winning. If the winner cannot be contacted or does not respond in 45 days, the winner will be disqualified and a substitute winner will be randomly selected from the remaining entries.
7. Five (5) Prize Winners will receive a \$500 Visa gift card. No substitution or transfer of prizes will be allowed.
8. The sponsor of the contest is Pheple Federal Credit Union. All decisions of the credit union in applying these contest rules will be final.
9. Pheple Federal Credit Union is not responsible for lost entries, misdirected entries, undelivered or late entries, computer or internet problems, hacking, viruses, technical or other issues beyond the reasonable control of the credit union.
10. No purchase is necessary to enter this contest. Terms and conditions may apply. Participation constitutes an entrant's full and unconditional agreement to these rules.
11. The Contest is subject to all applicable federal, state, municipal, and local laws and regulations. Void where prohibited by law.
12. In case of a dispute as to the identify of a winner that entered online, such entry will be made by the registered user of the email account, and if a prize is won, and such registered user has submitted a valid entry, the prize will be awarded to such registered user.
13. Except as otherwise prohibited by law, by entering this contest, each entrant grants permission to Pheple Federal Credit Union to use his/her name (first name, last initial) and city for advertising/publicity purposes in any and all media without further compensation. Winners may be required to sign an affidavit of eligibility and a publicity release. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.
14. By participating in the contest, each entrant agrees to release and hold harmless Pheple Federal Credit Union and their officers, directors, employees, agents, and representatives, from and against any and all claims or liability arising directly or indirectly from participating in the contest or the award of any prize.

15. By submitting an entry, each entrant agrees that if he/she is awarded a prize, Pheple Federal Credit Union may verify the information provided, including credit union membership, as a condition of the entrant receiving a prize. All prizes are awarded "as-is" and without warranty of any kind. All local, state and federal taxes are the sole responsibility of the winner.