



State Employee's Credit Union of Maryland 75th Birthday Giveaway Official Rules

This giveaway is subject to all applicable federal, state and local laws and regulations, and is void where prohibited. No purchase is necessary. Participation constitutes entrants' full and unconditional agreement to the terms and conditions of these official rules. Questions concerning any aspect of this giveaway will be resolved by State Employee's Credit Union of Maryland, Inc. (SECU) management and any such resolution shall be final.

Please direct all questions about this giveaway to: secumediainquiries@secumd.com.

Eligibility

State Employees Credit Union of Maryland, Incorporated (SECU) **75th Birthday Giveaway** is open only to individuals who are at least eighteen (18) years old and a member of SECU in good standing. SECU employees, board members, and affiliates (or employees of affiliates) are not eligible to participate in this giveaway.

Sponsor

State Employees Credit Union of Maryland, Incorporated (SECU), 971 Corporate Blvd., Linthicum, MD 21090

Timing

The giveaway period begins on **October 23, 2026** at 12:01am EST and ends **November 23, 2026** at 11:59pm EST. SECU may end or change the contest at any time, at its own discretion, and without prior notification.

How to enter

To enter, participants must visit the giveaway landing page, <https://www.secumd.org/promo/secu75>, complete the online registration form, and submit a written story or video through the online registration form during the giveaway period.

There is an alternate entry method. Participants may also enter by mailing a written story to the following address: SECU 75th Team, C/O Marketing, 971 Corporate Blvd, Linthicum, MD 21090. Mailed entries must be received during the giveaway period and include participant's complete name, address, phone number, and valid email address.

Entrant's written story or video submission must conform to the "Submission Requirements" specified in these Rules. Entries generated by script, macro, bot, or other automated means are void. Submission content must not be created in full or in part through the use of any artificial intelligence applications.

Limit one entry per member during the giveaway period. Multiple entries may be disqualified.

Submission requirements

Each entrant can submit one written story or one video submission.

All submissions must:

- 1) be in English;
- 2) cover the topic, how SECU has impacted on your life;
- 3) be the entrant's original work;
- 4) not include copyrighted image, video, or audio material;
- 5) not contain any account numbers or sensitive information about the entrant or anyone else;
- 6) not be or contain any content that is or may be perceived as violent, immoral, defamatory, derogatory, offensive, illegal, sexually suggestive, obscene, or similarly inappropriate.

Written story submissions must:

- 1) be between 75-200 words in length;
- 2) be legible.

Video submissions must:

- 1) be no longer than 30 seconds in length;
- 2) be in MP4, M4V, or MOV file format;
- 3) not exceed 1080p (HD) resolution. Higher resolution formats, including 4K are not permitted.
- 4) not include anyone else other than entrant in the video without proper consent.

Winner selection

On or about **November 27, 2026** a total of **seven (7) winners** will be selected in a random drawing from all eligible entries received during the giveaway period. The odds of winning depend on the number of eligible entries received during the giveaway period.

Winners will be contacted on or after **November 27, 2026**, using the contact information provided during giveaway entry. If the winner cannot be contacted within 10 business days their prize shall be forfeited, and another winner will be randomly selected.

Prizes

Each winner will receive approximately ten thousand seven hundred fourteen U.S. dollars **(\$10,714)** to be deposited into their SECU primary share account approximately 30 days after the winner has been confirmed. The total prize amount to be awarded is seventy-five thousand U.S. dollars **(\$75,000)** to be awarded among seven winners. Individual prize amounts may vary slightly due to rounding. The prize is non-transferable, and no substitution is permitted.

Verification of winners

Winners must continue to comply with all terms and conditions of these Official Rules, and receiving a Prize is contingent upon fulfilling all requirements. If a potential winner of any prize cannot be contacted, is disqualified for any reason, SECU will award the applicable prize to an alternate winner. In order to receive the prize, the winner is not required to purchase any goods or services.

General consent

By entering this giveaway, entrants agree to receive communication from SECU necessary to administer this giveaway. Participants may be contacted by email, telephone, or text message for these purposes.

Consent to publicity and release

Participation in the giveaway constitutes entrant's consent to SECU's use of entrant's name, photograph, voice, and/or opinion for promotional purposes in any media, worldwide, without further payment or consideration, unless prohibited by law. The winner also agrees to release and hold harmless SECU from any and all claims of any kind related to the publication of name to those who request the winner list.

Rights and usage of submitted content

By entering this giveaway and submitting a video or written story, each entrant as a condition of participation in the giveaway grants a royalty free, irrevocably and in perpetuity convey unto SECU all right, title, and interest in all submitted videos or written stories. SECU may use, edit, alter, adapt, modify, copy, reproduce, publish, display, distribute, transform, create derivative works from, and otherwise show and use (unless prohibited by applicable law) the submitted videos or written stories in any way or in any media or form without further permission or compensation.

Winner List

The winner list will be published on SECU's website and SECU's various social media pages. You may also request a winner list by emailing secumediainquiries@secumd.com with the subject line "**SECU Winner List – 75th Birthday Giveaway**" within 60 days of the giveaway ending.

Taxes

Each prize winner is responsible for the payment of all applicable federal, state, and local taxes imposed on the prizes.

Liability

All entrants release SECU and its officers, directors, employees, affiliates, and all others associated with the development and execution of this giveaway from any and all liability with respect to, or in any way arising from, this giveaway. Entrant's further release SECU of any liability for acceptance and use of prize.

SECU's determination of giveaway participation eligibility is final.

General terms

This Giveaway is governed by the laws of the State of Maryland. Any disputes arising out of or relating to this giveaway shall be resolved exclusively in the state or federal courts located in Maryland closest to Sponsor's home office. Entrants waive any right to pursue any class action claims.